

**DBS Foundation and SG Enable Financial and Digital Literacy Programme**  
Module Information

No.	Module Title	Description
1	<b>Financial 101</b>	This module introduces key financial concepts, including salary, saving, expenses, and having emergency funds. It emphasises the importance of managing income, recording expenditures, and developing savings habits to ensure financial stability.
2	<b>Online Phishing / Frauds and Scams</b>	This module delves into the nature of online phishing, frauds, and scams, highlighting the importance of safeguarding personal information and financial assets. Learners will gain strategies to identify and protect themselves against these online risks effectively.
3	<b>Basic Cashless Payment</b>	This module provides an overview of cashless payment methods and their various types. It highlights the significance of adopting cashless methods when making transactions. Learners will also acquire practical knowledge on how to use different cashless payment methods in everyday scenarios.
4	<b>Basic Online Bank Services</b>	This module introduces learners to the online services offered by banks. It highlights the importance of understanding these services to enhance financial management, accessibility, and convenience. Learners will gain the knowledge needed to utilise online banking tools for their financial needs.
5	<b>POSB / DBS Physical Bank Services</b>	This module focuses on the various in-person banking services provided by POSB and DBS. It covers the importance of understanding these services to effectively navigate transactions at physical bank branches. Learners will gain insights into utilising these services to address their banking needs.

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6	<b>Using the ATM</b>	This module introduces learners to the purpose and functions of Automated Teller Machines (ATMs). It highlights the importance of ATMs for convenient access to banking services such as cash withdrawals, balance enquiries, and fund transfers. Learners will acquire practical knowledge on how to use ATMs safely and efficiently for their financial transactions.
7	<b>Credit Card 101</b>	This module provides an overview of credit cards, including their benefits and potential drawbacks. It emphasises the importance of using credit cards responsibly to avoid financial pitfalls and develop good credit habits. Learners will acquire practical knowledge on how to use credit cards appropriately and effectively for their financial well-being.
8	<b>Am I in Debt?</b>	This module explains the concept of debt and its implications on financial health. It highlights the importance of managing debt effectively and striving towards becoming debt-free. Learners will explore practical strategies for debt management and gain insights into maintaining a healthy financial balance.
9	<b>How to Reduce Debt?</b>	This module explores the concept of debt and the importance of minimising it for financial stability. It emphasises the benefits of reducing debt. Learners will gain knowledge of the options available to manage and reduce their debt.

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10	<b>Loan 101</b>	This module introduces learners to the concept of loans, including their purposes, features, and associated costs. It highlights the importance of understanding the different types of loans to make informed borrowing decisions. Learners will also gain practical knowledge of how to apply for various loans tailored to their financial needs.
11	<b>Should I Take a Loan?</b>	This module explores the concepts of debt, capacity, and loans to help learners make informed financial decisions. It emphasises the importance of evaluating personal circumstances before committing to any form of borrowing. Learners will gain the knowledge needed to assess their financial situation and determine whether taking on a loan aligns with their needs and capacity.
12	<b>Achieving my short-term financial goal</b>	This module introduces learners to the concept of short-term financial goals and their significance. It highlights the importance of careful planning to achieve these goals effectively within a defined timeframe. Learners will gain practical strategies for setting, prioritising, and managing short-term financial objectives.
13	<b>POSB / DBS Products and Services</b>	This module provides an overview of the various products offered by POSB and DBS. It emphasises the importance of understanding these products to make informed financial choices that suit individual needs. Learners will also explore how to access and utilise these products effectively to enhance their financial management.

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14	<b>DBS Plan tab on digibank</b>	This module introduces learners to the DBS Plan tab on digibank, highlighting its benefits for users. It focuses on how this financial tool supports effective money management and goal planning. Learners will also gain practical knowledge of accessing and utilising the various functionalities of the DBS Plan tab on digibank.
15	<b>Taxes and You</b>	This module covers the concept of taxes and their role in society. It emphasises the importance of understanding taxes to ensure compliance and effective financial planning. Learners will gain insights into their tax obligations and how to manage them.
16	<b>Insurance and You (Part 1)</b>	The first in a two-part series, this module introduces learners to the concept of insurance. It highlights the importance of having insurance to safeguard against financial risks and uncertainties in life. Learners will also explore how insurance can support their current lifestyle by providing financial security and peace of mind.
17	<b>Insurance and You (Part 2)</b>	As the second part of learning about insurance, this module explores the different types of insurance available and their purposes. It helps learners understand how to determine the insurance coverage required for their needs.

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18	<b>CPF and You</b>	This module introduces learners to the Central Provident Fund (CPF) and its various uses. It highlights the importance of understanding CPF to manage retirement savings, healthcare needs, and housing plans effectively. Learners will also gain knowledge about accessing and utilising their CPF accounts for financial planning.
19	<b>Medishield Life and You</b>	This module provides an overview of MediShield Life. It emphasises the importance of understanding MediShield Life to ensure adequate healthcare coverage and financial preparedness for medical expenses. Learners will also explore how to access and utilise information about MediShield Life.
20	<b>Investment and You (Part 1)</b>	This module introduces learners to the concept of investment. It highlights the importance of investing to achieve financial goals and enhance long-term financial security. Learners will also explore how investments can support and complement their current lifestyle.
21	<b>Investment and You (Part 2)</b>	As the second part of learning about investment, this module explores the various types of investments available and their unique characteristics. It guides learners in assessing their financial situation and goals to determine suitable investment options.

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22	<b>Retirement Planning</b>	This module introduces learners to the concept of retirement and its significance. It emphasises the importance of early retirement planning to ensure financial independence and security in later years. Learners will gain practical insights into creating a retirement plan to achieve their long-term financial goals.
23	<b>Lasting Power of Attorney and Advanced Care Planning</b>	This module introduces learners to the concepts of Lasting Power of Attorney (LPA) and Advanced Care Planning (ACP). It highlights their significance in safeguarding personal and financial decisions in the event of incapacity. Learners will gain practical knowledge on how to plan and implement an LPA and ACP to ensure their wishes are respected and their future is well-managed.