

## EDUCATION BUREAU CIRCULAR MEMORANDUM NO. 172/2025

From : Secretary for Education

To : Heads of Government, Aided (including special schools), Caput and Direct Subsidy Scheme Secondary Schools

Ref. : 0001-0150-8060-9100-0030-0005-

P001(Award Scheme 2025)

Date : 12 September 2025

---

### **“Promoting Financial Education and Entrepreneurial Spirit” School Award Scheme (2025/26)**

#### **Aims / Objectives**

The purpose of this circular memorandum is to inform secondary schools (including special schools) about the details of the “Promoting Financial Education and Entrepreneurial Spirit” School Award Scheme 2025/26’ (Award Scheme) organised by the Education Bureau (EDB). Schools are encouraged to actively participate in the Award Scheme.

#### **Background**

2. The “Financial Education School Award Programme” has received enthusiastic support from schools since its launch from the 2023/24 school year. Reflecting on the achievements of the past two years, we are pleased to see that schools have placed increasing emphasis on financial education. By reviewing school curricula, encouraging teachers to participate in professional training, and arranging for students to take part in related activities organised by various organisations, students are equipped with the correct financial knowledge, methods and skills. This fosters the development of proper financial values, attitudes, and behaviours.

3. On the other hand, since financial education shares common elements with another major renewed emphasis of the Secondary School Curriculum—“Fostering Entrepreneurial Spirit”, and is closely linked to values education, the EDB encourages schools to organically integrate “**financial education**” and “**foster entrepreneurial spirit**” to achieve a synergistic effect. It is hoped that this will further promote the holistic development of students, helping them better face a rapidly changing world and embrace future opportunities and challenges.

4. Against this background, the EDB will rename the scheme as “**Promoting Financial Education and Entrepreneurial Spirit**” School Award Scheme. Furthermore, starting from this school year, **Tier One of the Award Scheme will continue be held annually**, while **Tier Two will be held biannually and its assessment is based on school’s work over two years’ time**. This arrangement aims to encourage schools to undertake phased planning in

implementing and reviewing their related work, thereby continuously enhancing its effectiveness.

## Details

5. The Award Scheme aims to recognise the schools that are committed to promoting financial education and entrepreneurial spirit. There are two tiers for the Award Scheme, and schools can participate in both tiers concurrently.

6. Schools interested in participating are required to complete and return the reply slip (Appendix 1) **on or before 28 November 2025**, indicating their commitment to actively promote financial education and entrepreneurial spirit in the school. After receiving the reply slip, the EDB will confirm the application of schools by email within two weeks. If a school does not receive the confirmation email within two weeks, it should contact us. Details of the Award Scheme are as follows:

### **Tier 1: “Promoting Financial Education and Entrepreneurial Spirit” School Award Scheme (2025/26): Participation Award (Participation Award)**

- Participating schools are required to submit “Tier 1 Record Form” (Appendix 2) **on or before 20 July 2026**. Schools that meet the following requirements will be awarded a “Certificate of Participation”.

#### Award Scheme (Tier 1) Requirements

- Schools need to attain the requirement in each of the following three areas:

##### Area 1: Curriculum implementation and review

- ✓ Review the elements of financial education and entrepreneurial spirit integrated in the school’s existing curriculum at least once

##### Area 2: Teacher training

- ✓ Teacher training hours of applicant school are calculated on a team basis:
  - (i) A teacher team must consist of two or more teachers.
  - (ii) Each team must participate in at least one training programme related to financial education and at least one programme related to entrepreneurial spirit (programmes can be organised by the EDB or other external organisations).
  - (iii) No more than three teachers from the same team will be counted for any single training programme.
  - (iv) The total training hours for the teacher team must not be less than 10 hours.

##### Area 3: Student activities

- ✓ Participate in at least TWO student activities co-organised / supported by the EDB as listed in Appendix 3.

## **Tier 2: “Promoting Financial Education and Entrepreneurial Spirit” School Award Scheme (2025/26): Active Promotion Award (Active Promotion Award)**

- Schools that wish to compete for the “**Active Promotion Award**” should provide good practices in promoting financial education and entrepreneurial spirit for sharing. Schools should submit “Tier 1 Record Form” for the 2025/26 school year **on or before 20 July, 2026**, and submit “Tier 2 Record Form” **on or before 3 May 2027**, demonstrating the measures taken by the schools to promote these aspects.
- Schools that comprehensively promote financial education and entrepreneurial spirit, and have good practices to share, will be eligible for the “**Active Promotion Award**”. The award will be selected by external adjudicators, and the top FIVE schools with the highest score will each receive a trophy.
- To encourage more schools to actively promote financial education and entrepreneurial spirit, the following awards have been added to the Award Scheme this year:
  - Schools participating in Tier 2 and submit the Tier 2 record form that achieves at least 50% of the scores calculated based on the criteria listed in the table below, will receive the “**Attainment Award**”;
  - Schools that do not receive the “Active Promotion Award” but demonstrate outstanding performance in a specific area may also still have the opportunity to receive the “**Good Performance on a Particular Area Award**”.

### Award Scheme (Tier 2) Requirements

- Schools should provide good practices in promoting financial education and entrepreneurial spirit in the following areas for dissemination.

#### Area 1: Curriculum implementation and review (25%)

Examples of good practices:

- ✓ Conduct cross-KLA curriculum planning and foster cross-curricular collaboration (including life planning education, values education)
- ✓ Incorporate appropriately values education elements related to financial education and entrepreneurial spirit into school’s curriculum
- ✓ Integrate with other curriculum initiatives (e.g. reading to learn and language across the curriculum)
- ✓ Other measures (proposed and implemented by schools)

#### Area 2: Teacher training (25%)

Examples of good practices:

- ✓ Conduct collaborative lesson planning and / or peer lesson observation on lessons with elements of financial education and entrepreneurial spirit
- ✓ Conduct training for / experience sharing with teachers of different subjects during staff development day
- ✓ Other measures (proposed and implemented by schools)

### Area 3: Student activities (25%)

Examples of good practices:

- ✓ Organise school-based student activities (e.g. experiential learning activities) to nurture financial literacy and entrepreneurial spirit in students
- ✓ Arrange student-led activities (e.g. interest group / school club activities)
- ✓ Showcase students' achievements from competitions / activities in school (e.g. presenting in school assembly, uploading to the school website, displaying on bulletin boards)
- ✓ Other measures (proposed and implemented by schools)

### Other areas (25%)

Examples of good practices:

- ✓ Include financial education and entrepreneurial spirit elements in promoting values education which is one of the key foci in the School Development Plan
- ✓ Arrange seminars / activities on financial literacy and entrepreneurial spirit for parents
- ✓ Collaborate with the school social worker to nurture financial literacy and entrepreneurial spirit in students
- ✓ Make good use of external resources (e.g. adapting external resources to the school curriculum)
- ✓ Participate in financial education award programmes / activities and programmes / activities related to entrepreneurial spirit organised by external organisations (e.g. Investor and Financial Education Awards organised by the Investor and Financial Education Council (IFEC))
- ✓ Other measures (proposed and implemented by schools)

### Timeline:

Date	Important event
15 September to 28 November 2025	Application period of the Award Scheme (2025/26)
October 2025 to June 2026	A series of activities with elements of financial education and entrepreneurial spirit for teachers and students
Mid-June to 20 July 2026	Schools Submission of Award Scheme (2025/26) "Tier 1 Record Form"
August to September 2026	Assessment period of "Tier 1" of the Award Scheme (2025/26)
December 2026 (Tentative)	Prize Presentation Ceremony for "Tier 1" of the Award Scheme (2025/26)
1 April to 3 May 2027 (Tentative)	Schools Submission of Award Scheme (2025/26) "Tier 2 Record Form"
December 2027 (Tentative)	Prize Presentation Ceremony for Tier 2 of the Award Scheme (2025/26) cum Awarded Schools' Sharing

Remarks: The Reply Slip, Tier 1 Record Form (2025/26) of the Award Scheme can be downloaded from the EDB website ([https://www.edb.gov.hk/en/curriculum-development/kla/pshe/reference-and-resources/award\\_scheme.html](https://www.edb.gov.hk/en/curriculum-development/kla/pshe/reference-and-resources/award_scheme.html)). Details of the Award Scheme are subject to change without further notice. Please pay attention to the latest news released on the aforementioned EDB website.



### Briefing Session:

A briefing session on the Award Scheme will be organised with the following details:

Date:	9 October 2025 (Thursday)
Time:	3:00 – 4:00 pm (Registration starts at 2:45 pm)
Venue:	Online Mode
TCS Course ID:	CSD020260019



### **Contact Person**

7. For enquiries, please contact Dr WONG Kam-fung, Grace of the Personal, Social and Humanities Education Section, Education Bureau on 2892 6513 or Ms LO Hiu-man, Julie of the Technology Education Section, Education Bureau on 3698 3128.

Y N LAU  
for Secretary for Education

c.c. Heads of Sections – for information

Personal, Social and Humanities Education Section  
Curriculum Development Institute, Education Bureau  
Attn.: Dr WONG Kam-fung, Grace (Tel: 2892 6513)  
Fax No.: 2573 5299 / email: [cdopshe42@edb.gov.hk](mailto:cdopshe42@edb.gov.hk)

Appendix 1

--	--	--	--

(For Official Use Only)

Event Website

QR Code



**“Promoting Financial Education and Entrepreneurial Spirit”  
School Award Scheme 2025/26**

**Reply slip**

**【Please return this reply slip by 28 November 2025 (Friday) by fax or email】**

Name of School : \_\_\_\_\_ (in English)  
\_\_\_\_\_ (in Chinese)

Our school would like to participate in the “Promoting Financial Education and Entrepreneurial Spirit” School Award Scheme 2025/26

☐ **Tier 1: Participation Award**

☐ **Tier 1: Participation Award AND Tier 2: Active Promotion Award**

(\*Please tick in the appropriate box.)

Information of the teacher-in-charge : Please provide the details of **TWO** teachers (\*Please delete as appropriate.)

**Teacher-in-charge 1**

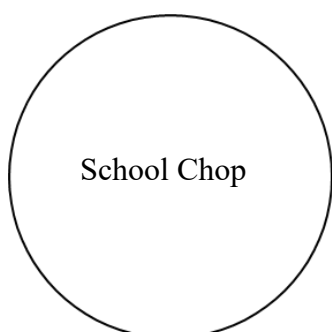
Name: Mr / Ms\* \_\_\_\_\_ 姓名：\_\_\_\_\_ 先生／女士\*

Contact Tel. No. : \_\_\_\_\_ Email : \_\_\_\_\_

**Teacher-in-charge 2**

Name: Mr / Ms\* \_\_\_\_\_ 姓名：\_\_\_\_\_ 先生／女士\*

Contact Tel. No. : \_\_\_\_\_ Email : \_\_\_\_\_



Signature of the Principal : \_\_\_\_\_

Name of the Principal : \_\_\_\_\_

Tel. No. : \_\_\_\_\_

Fax No. : \_\_\_\_\_

Date : \_\_\_\_\_

**Appendix 2**

--	--	--	--

(For Official Use Only)

**“Promoting Financial Education and Entrepreneurial Spirit”  
School Award Scheme (2025/26)**

**Tier 1 Record Form**

Name of School : \_\_\_\_\_ (in English)  
 \_\_\_\_\_ (in Chinese)

Information of the teacher-in-charge: (\*Please delete as appropriate.)

**Teacher-in-charge 1**

Name: Mr / Ms\* \_\_\_\_\_ 姓名：\_\_\_\_\_ 先生／女士\*

Contact Tel. No. : \_\_\_\_\_ Email : \_\_\_\_\_

**Teacher-in-charge 2**

Name: Mr / Ms\* \_\_\_\_\_ 姓名：\_\_\_\_\_ 先生／女士\*

Contact Tel. No. : \_\_\_\_\_ Email : \_\_\_\_\_

**PART I**

Our school has registered the following items of “Promoting Financial Education and Entrepreneurial Spirit” School Award Scheme (2025/26).

(\*Please tick in the appropriate box.)

- ☐ **Tier 1: Participation Award**
- ☐ **Tier 1: Participation Award AND Tier 2: Active Promotion Award**

**PART II****Area 1: Curriculum implementation and review**

Please review the elements of **financial education** covered in the school’s existing curriculum.

	Level	Module/Topic
<b>Personal, Social</b>		

<b>and Humanities Education Key Learning Area</b>		
<b>Technology Education Key Learning Area</b>		
<b>Others</b>		

Please review the elements of **entrepreneurial spirit** covered in the school's existing curriculum.

	<b>Level</b>	<b>Module/Topic</b>
<b>Personal, Social and Humanities Education Key Learning Area</b>		
<b>Technology Education Key Learning Area</b>		
<b>Others</b>		



## **Area 2: Teacher training**

The following teachers have attended training courses on topics related to financial education (**FE**) and entrepreneurial spirit (**ES**) in 2025/26 school year. The details are as follows:

1. Teacher's name: \_\_\_\_\_

	Title	Organiser	TCS Course ID (if applicable)	Date	Hours	Theme (Circle the appropriate theme)
<b>Course 1</b>						FE/ES/FE+ES
<b>Course 2</b>						FE/ES/FE+ES
<b>Course 3 (if applicable)</b>						FE/ES/FE+ES
Total hours of training: _____						

2. Teacher's name: \_\_\_\_\_

	Title	Organiser	TCS Course ID (if applicable)	Date	Hours	Theme (Circle the appropriate theme)
<b>Course 1</b>						FE/ES/FE+ES
<b>Course 2</b>						FE/ES/FE+ES
<b>Course 3 (if applicable)</b>						FE/ES/FE+ES
Total hours of training: _____						

3. Teacher's name: \_\_\_\_\_

	Title	Organiser	TCS Course ID (if applicable)	Date	Hours	Theme (Circle the appropriate theme)
--	-------	-----------	-------------------------------------	------	-------	---

<b>Course 1</b>						FE/ES/FE+ES
<b>Course 2</b>						FE/ES/FE+ES
<b>Course 3 (if applicable)</b>						FE/ES/FE+ES
Total hours of training: _____						

4. Teacher's name: \_\_\_\_\_

	Title	Organiser	TCS Course ID (if applicable)	Date	Hours	Theme (Circle the appropriate theme)
<b>Course 1</b>						FE/ES/FE+ES
<b>Course 2</b>						FE/ES/FE+ES
<b>Course 3 (if applicable)</b>						FE/ES/FE+ES
Total hours of training: _____						

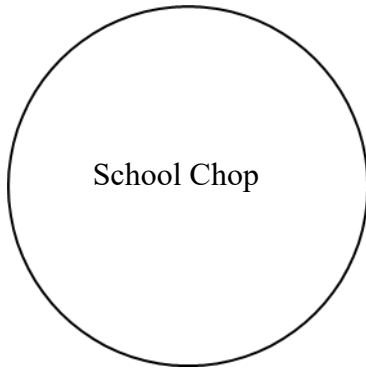
Note: If the table provided is insufficient, you may add more tables as needed.

**Total training hours for the teaching team (not less than 10 hours):** \_\_\_\_\_

**Area 3: Student Activities**

Please put a “✓” in the event participated and fill in the number of participants.

<b>Item</b>	<b>Key Event</b>	<b>Participated (✓)</b>	<b>No. of participants</b>
(1)	Smart Consumption Academy – My Unique Project Study Competition		
(2)	Smart Consumption Academy – My Best Ambassador Scheme (New)		
(3)	Smart Consumption Academy – My Fun Instagram (IG) Post Creation Competition		
(4)	Smart Consumption Academy – My Witty Online Quiz Competition		
(5)	Digital Financial Literacy Programme for Youth (DFLP) 2025/26		
(6)	Wofoo Millennium Entrepreneurship Programme (MEP) 2026		
(7)	BAFS “Entrepreneur Stories”		
(8)	JA Company Programme		
(9)	Financial Education “Teacher & Student” Series		
(10)	Junior Secondary Business Case Competition 2025/26		
(11)	HKICPA Accounting in Action: An immersive learning experience 2025/26		
(12)	Project M <sup>2</sup> Financial Literacy Competition		
(13)	The Hong Kong Financial Literacy Championship 2026 – Online Quiz		
(14)	HKICPA Accounting and Business Management Online Quiz Competition 2025/26		
(15)	The Hong Kong Financial Literacy Championship 2026 – Young Financial Talent Runway		
(16)	5 <sup>th</sup> Project M <sup>2</sup> Leadership Program (2026)		
(17)	Visit to IFEC FinEd Hub		



Signature of the Principal : \_\_\_\_\_

Name of the Principal : \_\_\_\_\_

Tel. No. : \_\_\_\_\_

Fax No. : \_\_\_\_\_

Date : \_\_\_\_\_

### Appendix 3

Highlights of key student activities related to financial education and entrepreneurial spirit in the 2025/26 s.y. (tentative)

Item	Event Date	Key Event	Organisation	Target Participant
(1)	Oct 2025 – Mar 2026	Smart Consumption Academy – My Unique Project Study Competition	EDB, Consumer Council	All Secondary Students
(2)	Nov 2025 – May 2026	Smart Consumption Academy – My Best Ambassador Scheme (New)	EDB, Consumer Council	All Secondary 3-5 Students
(3)	Dec 2025 – Apr 2026	Smart Consumption Academy – My Fun Instagram (IG) Post Creation Competition	EDB, Consumer Council	All Secondary Students
(4)	Feb – June 2026	Smart Consumption Academy – My Witty Online Quiz Competition	EDB, Consumer Council	All Secondary Students
(5)	Oct 2025 – Mar 2026	Digital Financial Literacy Programme for Youth (DFLP) 2025/26	EDB, Investor and Financial Education Council (IFEC), Hong Kong Economic Journal (HKEJ)	All Secondary Students
(6)	Oct 2025 – Apr 2026 (tentative)	Wofoo Millennium Entrepreneurship Programme (MEP) 2026	Rotary Club of Harmony and Prosperity Hong Kong Wofoo Social Enterprises	All Secondary 4-6 Students
(7)	Mar 2026	BAFS “Entrepreneur Stories”	EDB	All Secondary 3 students and Secondary 4-5 BAFS students
(8)	Oct 2025 – Apr 2026	JA Company Programme	JA Hong Kong	All Secondary 3-6 Students
(9)	Oct 2025 – June 2026	Financial Education “Teacher & Student” Series	EDB	All Secondary Teachers and Students
(10)	Oct 2025 – Jun 2026	Junior Secondary Business Case Competition 2025/26	EDB, Centre for Entrepreneurship & Centre for Family Business,	All Secondary 2-3 Students

<b>Item</b>	<b>Event Date</b>	<b>Key Event</b>	<b>Organisation</b>	<b>Target Participant</b>
			CUHK, Hong Kong Association for Business Education	
(11)	Nov 2025 – July/Aug 2026 (tentative)	HKICPA Accounting in Action: An immersive learning experience 2025/26	EDB, Hong Kong Institute of Certified Public Accountants (HKICPA)	All Secondary 4– 6 Students
(12)	Dec 2025	Project M <sup>2</sup> Financial Literacy Competition	Project M <sup>2</sup>	All Secondary Students
(13)	Apr 2026	The Hong Kong Financial Literacy Championship 2026 – Online Quiz	EDB, Hong Kong Economic Journal Education, Hong Kong Monetary Authority, etc.	All Secondary Students
(14)	April – May 2026	HKICPA Accounting and Business Management Online Quiz Competition 2025/26	EDB, Hong Kong Institute of Certified Public Accountants (HKICPA)	All Secondary 4 – 6 Students
(15)	May - July 2026 (tentative)	The Hong Kong Financial Literacy Championship 2026 – Young Financial Talent Runway	EDB, Hong Kong Economic Journal Education, Hong Kong Monetary Authority, etc.	All Secondary Students
(16)	May – August 2026	5 <sup>th</sup> Project M <sup>2</sup> Leadership Program (2026)	Project M <sup>2</sup>	All Secondary 3 –5 Students
(17)	All year round	Visit to IFEC FinEd Hub	Investor and Financial Education Council (IFEC)	All Secondary Students

(\* Details of the above activities will be released on the EDB website or the respective activity websites in due course.)