Reflections of Faculty on the integration of Service-Learning in the Accountancy Diploma Curriculum

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Lecturer, School of Business & Accountancy
Ngee Ann Polytechnic, Singapore
Presentation Outline

- Background to ACC Service-Learning in Action
  - School of BA & ACC Diploma
  - Service-Learning in NP
  - ACC ‘Service-Learning in Action’ module

- Research Design & Instrument

- Survey Results

- Conclusion & Next Steps
Established in 1963, the School of Business & Accountancy (BA) nurtures dynamic business professionals to meet the challenges of tomorrow.

With its illustrious history, the BA diplomas are recognised for quality business education, comprising excellent student development programmes, industrial attachments with reputable organisations, modern facilities, state-of-the-art technology and dedicated teaching staff.

BA believes in equipping our graduates with the necessary skills and knowledge for the world of business, accounting, and finance.

To keep our curriculum closely attuned to industry trends and practices, BA maintains close ties with business communities. Our strong relationships also provide students with excellent opportunities for internships, exchange programmes and study trips.
BA Diploma in Accountancy

N51 DIPLOMA IN ACCOUNTANCY

- Gain career experience through our six-month Enhanced Internships
- Be equipped with industry-relevant accounting software skills
- Enjoy accreditation and exemptions from professional bodies and universities
- Pursue an alternative pathway to be a Chartered Accountant of Singapore with our Advanced Diploma in Accountancy

WHAT THE COURSE IS ABOUT
As the backbone of every business, accounting plays a key role in decision-making processes. Through the Diploma in Accountancy (ACC), you will learn that accounting is more than just numbers. Besides modules on financial and managerial accounting, taxation, computing and communication skills, you will also learn how to strengthen internal controls, analyse financial performance and bring value to businesses in terms of strategy and governance.

Industry-relevant Curriculum
Gain exposure to accounting software widely used in the industry such as MYOB and SAP and get hands-on learning through a six-month Enhanced Internship programme with established local and overseas organisations. Our esteemed industry partners include the “Big Four” international accounting firms namely PwC, Deloitte, EY and KPMG, as well as local accounting firms and banks like RSM, Citi and Standard Chartered Bank. Under the Enhanced Internship programme, you will gain valuable work experience with clear learning outcomes as well as industry mentorship.

Recognised & Accredited
As an ACC graduate, you will enjoy accreditation and module exemptions on selected modules from many universities and professional bodies. You can look forward to completing your degree or professional examinations ahead of your peers.

WHAT YOU WILL LEARN

YEAR 1
- Accounting & Finance
- Business Communication 1
- Business Law
- Business Statistics
- Career & Professional Preparation
- Decision Support Applications
- Information Design in Business
- International Business Environment
- Macroeconomics
- Management & Organisation
- Microeconomics
- Innovation Made Possible*
- Sports & Wellness*
- English Language Express**

YEAR 2
- Auditing 1
- Business Communication 2
- Company Law & Secretarial Practice
- Cost Accounting
- Financial Analytics & Applications
- Fundamentals of Financial Accounting
- Intermediate Financial Accounting
- Service-Learning in Action
- Singapore Taxation
- World Issues: A Singapore Perspective*
- Any one IS elective*

YEAR 3
- Advanced Financial Accounting
- Auditing 2
- Business Communication 3
- Corporate Finance
- Ethics for the Professional Accountant
- Managerial Accounting
- Project ID: Connecting the Dots*
- Six-month Internship
In 2016, Ngee Ann Polytechnic (NP) pioneered Service-Learning as its **signature pedagogy** as one of the strategies to achieve the 3 graduate outcomes:
Service-Learning Defined

A course-based credit-bearing educational experience where students

Participate in an organized service activity that meets identified community needs...

Reflect on the service activity in such a way as to...

Gain further understanding of...
Course content & Broader appreciation of the discipline +
Enhanced sense of civic responsibility

Find Meaning in What You Learn
Co-create solutions for community with skills and knowledge.

(Bringle and Hatcher, 1996)
“Service, combined with learning adds value to each and transforms both.”
Honnet & Poulsen
About ACC S-L in Action (SLA)

Year 1: Accounting & Finance + Decision Support Applications

Year 2
Personal Financial Budgeting (NEW!)

- Sound Ethical Values
- Professional Responsibility
- Effective Leadership, Communication & Interpersonal Skills
- Analytical
- Inquiring Mind
- IT proficient
- Resourceful
- Innovative
- Global mindset to understand impact of P.E.S developments on society

Oakes, 2018
“Most of the MDWs in Singapore remit a substantial amount of their salaries back home. If they are married, they don’t just support their husband and children but also their parents and siblings. Some MDWs over-indulge families with excessive remittances leaving them with little money for personal expenses.”

“The most important thing for MDW is financial education training so are prudent in spending, manage savings, prepare their return back home to their countries and also to educate their own families (about managing family finances).”

Ms Sisi Sukiato
Director of Administration, HOME and S-L Project key liaison person

Ms Nina Rotello
Domestic Worker & Financial Education Trainer, HOME Academy
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Personal & Family
Financial Budgeting
for Migrant Domestic Workers

With Diploma in Accountancy students, you will:
• Identify your financial goals and commitments
• Prepare your Income and Expenditure Statement
• Set your budget to meet your financial goals

Dates: 4 & 18 Nov 18, 6 Jan 19
Time: 11am – 1pm
Venue: Ngee Ann Polytechnic
535, Clementi Road
Fees: $20 (HOME Students)
      $10 (HOME Volunteers)

• All Fee Proceeds go to HOME
• Certificates of Participation in Service-Learning: Personal and Family Budgeting will be awarded upon completion.

“I really enjoyed all the sessions because the students did really great to teach me how to develop my budget plan. Thank you!”
- Cecile Menez (Participant of the May 2018 programme)

For information and registration, pls contact
Cute 8387 0244    Gilda 9437 1559
Juvy 8117 2358    Khin Lay 9336 1415
Welcome to Personal Budgeting!

http://biteable.com/watch/welcome-to-personal-budgeting-programme-2044983
On completion of this module, students should be able to:

• apply **principles of accounting and financial budgeting concepts** to develop a personal and household budgets for members of HOME (Humanitarian Organisation for Migration Economics) migrant domestic worker community.

• appreciate the social, cultural and financial background as well as **issues and challenges faced migrant worker community** in order to foster a sense of social responsibility and civic engagement.

• explore and clarify their **personal values, beliefs and assumptions** about the migrant domestic worker community and **shift their mindsets and perspectives about the migrant worker community and themselves**.

• enhance their **empathic communication skills** as well as **collaboration, facilitation, critical thinking and reflective competencies**.
SLA Module – 3 Phases

Pre-Service (4 weeks)
Gain an understanding about the social, cultural and financial issues and challenges faced by migrant workers, as well as basics of financial literacy (FL).

In-Service (4 weeks)
In small groups, facilitate FL training and consultancy to assigned migrant domestic worker and support him/her to develop personal and family budgets.

Post-Service (2 weeks)
Celebration event to recognize and reward efforts of migrant workers and students.
Submission of group project and individual reflections.
Assessments Schedule

**Pre-Service (4 weeks)**

- **Group Assignment:** Getting to know a Migrant Worker and Reflections (20%)
- **Individual Assignment:** Personal Financial Goals and Income & Expenditure Statement (20%)

**In-Service (4 weeks)**

- S-L Group Project (30%)

**Post-Service (2 weeks)**

- Individual Reflective Essay (30%)
## Pre-Service Assignments

### Group Assignment (20%)
Getting to know a Migrant Worker and Reflections

<table>
<thead>
<tr>
<th>S/N</th>
<th>Criteria</th>
<th>Good</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quality of Interaction with Migrant Worker</td>
<td>Displayed all of the positive non-verbal communication skills: Faced MW, open (vs closed) posture, leaned towards MW, maintained good eye-contact and relaxed/smiled when interacting with MW. OR Group was able to get comprehensive responses to all the questions asked of the MW. There was evidence of MW volunteering additional information due to the trust and rapport built during the interaction.</td>
</tr>
<tr>
<td></td>
<td>Mark range</td>
<td>Above 40 marks</td>
</tr>
<tr>
<td>2</td>
<td>Quality of Group's Reflections</td>
<td>In-depth group reflection which demonstrates awareness of other perspectives, ability to question own biases, stereotypes, perceptions, and/or assumptions, and raises relevant, thought-provoking questions; Makes relevant connections between current course content and community needs.</td>
</tr>
<tr>
<td></td>
<td>Mark range</td>
<td>Above 24 marks</td>
</tr>
</tbody>
</table>
Our Migrant Worker Friend

NAME: ISLAM SHIRAJUL

AGE: 38

COUNTRY OF ORIGIN: BANGLADESH

OCCUPATION: TECHNICAL ENGINEER
Getting to Know a Migrant Worker - Group Reflections

Reflections

Personal Growth Perspective

- How did the migrant workers’ responses make you feel?

The interview with the migrant worker made us realise that as teenagers, we took many things in life for granted. It was definitely difficult for him to leave his family back in India and come to a foreign country to work and he is only able to return home once every two years. This made us reflect upon ourselves, how much we already miss our family and the home-cooked food while on a holiday for just a week. The migrant worker definitely misses his family especially his wife but he is unable to return to India because he would not have sufficient money to spend back if he to do so.

Civic Engagement Perspective

- What are your views about the community need(s) and your hopes/expectations about this Service-Learning project?

The usual community needs that are offered to people are food, water, clothing, shelter, warmth and medical care. Everyone have the rights to these community needs, including migrant workers. However, not everyone include them into our community and that they do not receive such benefits. This is unfair for them as they are still human after all, working hard in order to provide for their family and themselves. If it is beyond our ability to provide them with shelter and medical care, the least we can do is provide warmth through showing that we care for them. Therefore, through this Service-Learning project, we hope to learn to be a kinder and more genuine person. To empathise and show more care for not just the migrant workers but the less fortunate. We also hope that this project will really benefit the migrant workers and that they will have something meaningful to take away with.
Academic Perspective

- How is the current content of your academic course (Accountancy Diploma) relevant to meeting the needs of the migrant worker community? Be specific in the knowledge and skills that can be used by students to meet the needs of the community?

Modules like Business Law (BLAW), Business Communication (BCOMM) and Business Management (BMGT) in my academic course have given us the skills and knowledge to address the needs of the migrant workers. Having read many articles about them losing their wages unfairly, we can help to reduce such cases. Also, providing migrant workers with a sense of belonging and a chance to forge life-long friendships with Singaporeans would suffice their affection they desire from their families overseas.

BLAW gives us an overview of basic rights a migrant worker has whereas BCOMM teaches us formal letter writing. Since some have been deprived of their basic rights, we can help them to write letters of appeal to Ministry of Manpower as migrant workers often face difficulties communicating in English. Topics covered in BLAW such as Law of Contract and Law of Agency would be useful for us to identify unfair treatment; whether their contracts were breached or whether to lodge a complaint against their employer.
Pre-Service Assignments (40%)

Individual Assignment (20%)
Personal Financial Goals and Income & Expenditure Statement

<table>
<thead>
<tr>
<th>S/N</th>
<th>Criteria</th>
<th>Good</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quality of Budgeting Worksheets</td>
<td>All 5 personal budgeting worksheets are completed and met the assessment criteria</td>
</tr>
<tr>
<td></td>
<td>Refer to assessment criteria:</td>
<td>All 5 personal budgeting worksheets are completed and met the assessment criteria</td>
</tr>
<tr>
<td></td>
<td>• Formulation of SMART goals</td>
<td>All 5 personal budgeting worksheets are completed and met the assessment criteria</td>
</tr>
<tr>
<td></td>
<td>• Comprehensive listing of weekly expenses</td>
<td>All 5 personal budgeting worksheets are completed and met the assessment criteria</td>
</tr>
<tr>
<td></td>
<td>• Includes complete identification of needs and wants</td>
<td>All 5 personal budgeting worksheets are completed and met the assessment criteria</td>
</tr>
<tr>
<td></td>
<td>• Comprehensive listing of income and expense items, includes annual expenditure items divided over 12 months</td>
<td>All 5 personal budgeting worksheets are completed and met the assessment criteria</td>
</tr>
<tr>
<td></td>
<td>• Savings Action Plan is realistic and achievable</td>
<td>All 5 personal budgeting worksheets are completed and met the assessment criteria</td>
</tr>
<tr>
<td></td>
<td>• Revised budget shows clear intention to improve surplus/savings</td>
<td>All 5 personal budgeting worksheets are completed and met the assessment criteria</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mark range</th>
<th>Above 80 marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL MARKS</td>
<td></td>
</tr>
</tbody>
</table>
### Personal Budgeting Worksheet

- Tracking Weekly Spending Pattern (Needs vs Wants)

<table>
<thead>
<tr>
<th>Date</th>
<th>Expense Item</th>
<th>Expense Type#</th>
<th>Amt (S$)</th>
<th>Need (N)/Want (W)</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 Apr - 1 May</td>
<td>Bus Ride</td>
<td>Transportation</td>
<td>6.42</td>
<td>N</td>
</tr>
<tr>
<td>24-Apr</td>
<td>Salad</td>
<td>Lunch</td>
<td>3.00</td>
<td>N</td>
</tr>
<tr>
<td>26-Apr</td>
<td>Kebab</td>
<td>Lunch</td>
<td>2.50</td>
<td>N</td>
</tr>
<tr>
<td>26-Apr</td>
<td>Milo</td>
<td>Drink</td>
<td>1.00</td>
<td>W</td>
</tr>
<tr>
<td>27-Apr</td>
<td>Noodles</td>
<td>Lunch</td>
<td>2.50</td>
<td>N</td>
</tr>
<tr>
<td>27-Apr</td>
<td>Koi</td>
<td>Drink</td>
<td>4.10</td>
<td>W</td>
</tr>
<tr>
<td>27-Apr</td>
<td>Ice Skating</td>
<td>Sports</td>
<td>14.00</td>
<td>W</td>
</tr>
<tr>
<td>28-Apr</td>
<td>Grab</td>
<td>Transportation</td>
<td>10.00</td>
<td>W</td>
</tr>
<tr>
<td>28-Apr</td>
<td>Movie</td>
<td>Leisure</td>
<td>13.00</td>
<td>W</td>
</tr>
<tr>
<td>29-Apr</td>
<td>Chicken</td>
<td>Dinner</td>
<td>7.00</td>
<td>N</td>
</tr>
<tr>
<td>29-Apr</td>
<td>Grab</td>
<td>Transportation</td>
<td>12.00</td>
<td>W</td>
</tr>
<tr>
<td>30-Apr</td>
<td>Mala</td>
<td>Lunch</td>
<td>3.20</td>
<td>N</td>
</tr>
<tr>
<td>30-Apr</td>
<td>Fruit drink</td>
<td>Lunch</td>
<td>1.50</td>
<td>W</td>
</tr>
</tbody>
</table>

**Describe 3 things that struck you about your weekly spending pattern.**

1. I spent a lot of money on my want rather than my need such as buying bubble tea instead of drinking water.
2. I did not notice that I spent so much money on Grab, especially when I have a bus concession pass.
3. I spend most of my money based on food related things.

**How are you going to spend differently?**

Before buying anything, I will think and consider if I really need the item before buying it.
## Savings Action Plan

<table>
<thead>
<tr>
<th>No.</th>
<th>Income/Expense Category</th>
<th>Idea</th>
<th>Action</th>
<th>By When?</th>
<th>Additional Savings per month (S$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Food</td>
<td>By buying less pricey foods and drinks for lunch</td>
<td>Drinking more water instead of sweet drinks</td>
<td>1-May-18</td>
<td>20.00</td>
</tr>
<tr>
<td>2</td>
<td>Hoobies and Sports</td>
<td>Going for lesser lessons for Ice Skating</td>
<td>Visiting the rink to buy the pass</td>
<td>2-May-18</td>
<td>74.00</td>
</tr>
<tr>
<td>3</td>
<td>Transportation</td>
<td>Cutting down the number of times I take grab home</td>
<td>Choosing to take the bus instead</td>
<td>30-Apr-18</td>
<td>15</td>
</tr>
</tbody>
</table>

How do you feel about your savings action plan?
I feel I can improve my monthly expenses by forgoing what I want but not what I need

What did you learn about yourself through this activity?
I learnt that I can be more disciplined about my expenses

How confident are you to achieve your monthly saving goals?
I am more confident that I can achieve my monthly financial goals by managing my expenses properly
Personal Budgeting Worksheet  
– Original vs Revised Monthly Budget

### Worksheet 6 – Monthly Budget

<table>
<thead>
<tr>
<th></th>
<th>ORIGINAL (per Worksheet 4)</th>
<th>REVISED (after taking into account savings action plan in Worksheet 5)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td>Amt ($$)</td>
<td>Amt ($$)</td>
</tr>
<tr>
<td>Salary</td>
<td>400</td>
<td>400</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td>Amt ($$)</td>
<td>Amt ($$)</td>
</tr>
<tr>
<td>Fixed Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings (from Worksheet 1)</td>
<td>116.02</td>
<td>116.02</td>
</tr>
<tr>
<td>Remittance</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loan repayments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Insurance</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Variable Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>96.40</td>
<td>$76.40</td>
</tr>
<tr>
<td>Clothing</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Personal Maintenance</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Telecommunication (Phone/Phonecards)</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Health and Medical</td>
<td>0.00</td>
<td>0</td>
</tr>
<tr>
<td>Transport</td>
<td>30.00</td>
<td>15.00</td>
</tr>
<tr>
<td>Entertainment</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Hobbies and sports</td>
<td>180</td>
<td>106.00</td>
</tr>
<tr>
<td>Travelling</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Utilities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>SURPLUS/DEFICIT</strong></td>
<td>($97.42)</td>
<td>$11.58</td>
</tr>
</tbody>
</table>
Group Project (30%)

Over 3 meetings with migrant domestic worker, student will guide the preparation and review of various budgeting worksheets to develop personal and family budgets.

<table>
<thead>
<tr>
<th>Section</th>
<th>Appendices of Supporting Worksheet with Migrant Worker’s Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Background of Migrant Domestic Worker (education, marital status, family circumstances, key drivers for migration) • Hopes and Dreams • Personal &amp; Family Financial Goals</td>
<td>1 Personal Financial Goals</td>
</tr>
<tr>
<td>2 Current Financial Situation</td>
<td>2 Financial Assets and Liabilities (Financial Net Worth)</td>
</tr>
<tr>
<td>3 Personal Budget</td>
<td>3 Weekly Spending Pattern (Need/Want)</td>
</tr>
<tr>
<td>• Key Findings of Personal Spending Pattern • Personal Savings Action Plan • Monthly Personal Budget</td>
<td>4 Monthly Income and Expenditure</td>
</tr>
<tr>
<td>4 Family Budget</td>
<td>5 Monthly Savings Action Plan</td>
</tr>
<tr>
<td>• Key Findings of Family Spending Pattern • Family Savings Action Plan • Monthly Family Budget</td>
<td>6 Monthly Budget</td>
</tr>
<tr>
<td></td>
<td>7 Family’s Weekly Spending Pattern</td>
</tr>
<tr>
<td></td>
<td>8 Monthly Family Income and Expenditure</td>
</tr>
<tr>
<td></td>
<td>9 Family Savings Action Plan</td>
</tr>
<tr>
<td></td>
<td>10 Monthly Family Budget</td>
</tr>
</tbody>
</table>
Service-Learning Journey

S-L in Action!
13 May 18
Individual Reflections (30%)

DEAL Model for Critical Reflection
[Ash & Clayton, 2009; various]

1. **Engage in experience**
2. **Describe experience objectively**
3. **Examine per category**
   - Personal Growth
   - Civic Learning
   - Academic Enhancement
4. **Engage in experience and test learning and/or implement goals**
5. **Articulate Learning (incl setting goals) in each category**
Examine Experience from a Personal Perspective

How did the Service-Learning experience...

- reveal my own attitudes or biases, towards the migrant worker community, toward the organization (HOME)? Do I need to make any changes?
- reveal how have past experiences influenced the manner in which I acted or responded? Am I comfortable with the influence past experiences has on me?
- reveal my negative or positive emotional reactions? Do I believe I should have felt differently than I did?
- reveal my personal strengths / weaknesses of mine? In what ways did they affect the situation, positively and negatively? What might I do to build on my strengths/ overcome my weaknesses?
- draw on my interpersonal and communication skills? Why did I, or did I not, experience difficulty working/interacting with other people? What might I do differently next time to minimise such difficulties?
Examine Experience from a Civic Perspective

How did the Service-Learning experience...

- enhance my understanding of systemic causes of the social, political or civic issues related to migrant worker community?
- reveal that changes are needed within my group/within the organization/within our society more generally? How can these changes be accomplished?
- increase/decrease my sense of responsibility for acting on behalf of others?
- inspire/not inspire me to continue a commitment to serving others? What steps have I taken – or plan to take – to implement this plan of continued commitment?
- help me to better understand the organisation’s (HOME) vision, mission, and goals? What does it reveal to me about the relationship between the organisation and those it serves? What does it suggest about how this relationship might be improved?
Examine Experience from an Academic Perspective

How did the Service-Learning experience...

- help me to understand the relevance of specific Accountancy course domain knowledge
- help me to apply a skill, perspective, or concept related to our academic material on financial literacy?
- appreciate the similarities and differences are there between the perspective on the situation offered by the academic material on financial literacy, and the actual situation as it unfolded? Based on analysis of the experience in light of module material, is the material (or my prior understanding of it) adequate? What reasons might there be for any differences or inadequacies?
**Individual Reflections (30%)**

**Articulate Learning**

1) What did I learn? ("I learned that"…)

2) How, specifically, did I learn it? ("I learned this when"…)

3) Why does this learning matter, why is it important? ("This learning matters because"…)

4) In what ways will I use this learning, what goals shall I set in accordance with what I have learned in order to improve myself and/or the quality of my learning and/or the quality of my future? ("In light of this learning, I will"…)
SLA Celebration Event

Certificate Presentation & Celebration Lunch

SERVICE-LEARNING in ACTION:
Personal & Family Financial Budgeting for Migrant Domestic Workers

24 June 2018 (Sun), 1230 – 2pm
LT68E (B1, Ngee Ann Convention Centre)
Ngee Ann Polytechnic (535, Clementi Road)

Programme Highlights:
• Opening Addresses by Directors of NP School of Business and Accountancy & HOME
• Certificate Presentation to MDW Participants
• Performances by MDWs and Students
• Lunch Buffet
• DIY Photo-booth Fun!

Service-Learning Project involved 131 Year 2 ACC students working together with 46 MDWs to:
• Identify financial goals and commitments
• Prepare personal Income & Expenditure Statements
• Develop personal and family budgets to meet financial goals
Research Design & Instrument

Students

(18 years, mixed gender/race, ELR2B2 10 pt avg) – 141/276 (51%)

Migrant Domestic Workers

(25 – 58 years, female of Filipino, Indonesian and Myanmar nationalities) – 96/97 (98%)
**Student Feedback**

**ACC Service-Learning Module Experience Survey**
Percentage of Students who responded Strongly Agreed and Agreed that...

1. The Service-Learning experience has enhanced my understanding of the module content - 89%
2. The Service-Learning experience has helped me realise that I can use what I have learnt to benefit the community - 95%
3. As a result of the Service-Learning experience, I am motivated to continue working with communities - 75%
4. I have received valuable life lessons from the community that I worked with - 95%
5. The reflection(s) have helped me think more deeply to gain new insights - 89%
6. I felt that my group’s suggestions were valued - 93%

October 18 Semester: [Bar Graph]
April 18 Semester: [Bar Graph]
Student Feedback

ACC Service-Learning Module Experience Survey
Percentage of Students who responded Strongly Agreed and Agreed that...

1. The Service-Learning experience has enhanced my understanding of the module content
   - October 18 Semester: 89%
   - April 18 Semester: 95%

2. The Service-Learning experience has helped me realise that I can use what I have learnt to benefit the community
   - October 18 Semester: 95%
   - April 18 Semester: 95%

3. As a result of the Service-Learning experience, I am motivated to continue working with communities.
   - October 18 Semester: 75%
   - April 18 Semester: 95%

4. I have received valuable life lessons from the community that I worked with.
   - October 18 Semester: 95%
   - April 18 Semester: 89%

5. The reflection(s) have helped me think more deeply to gain new insights.
   - October 18 Semester: 89%
   - April 18 Semester: 93%

6. I felt that my group’s suggestions were valued.
   - October 18 Semester: 93%

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“I serve you in order that I may learn from you; You accept my service so that you can teach me.”

- Timothy K Stanton
Personal Growth

“I learnt that resilience is a crucial value that everyone must have. I learnt this from our migrant worker, Ms Jumiyati. Recently, her hometown was hit by a tsunami and she lost nearly all her wealth. Prior to this she was mentioning to us that she plans to return to Indonesia in May this year and start working there instead as she misses her sons and believe that she has saved enough money for her family. However, as an aftermath of the tsunami, returning to Indonesia to be with her family is no longer an option for her as she must continue saving money here. Throughout all these struggles she continues to be strong for her sons and showed great resilience by not giving up and continuing to work in Singapore although she misses home dearly. This also gave me the motivation to work harder to improve my life.”
Personal Growth & Civic Consciousness

This Service-Learning experience had led me to appreciate and be grateful for the things and the people I have around me. Most of us tends to take things for granted, like our families as some may feel that their family are annoying and do not want to talk to them or do not want to go home after school. Through this experience, I believe that many people will better appreciate their families more, as these migrant workers have to leave their family back in their respective countries in order to work and earn more money to support their families. Because of that, they are unable to see their families often and talk to them.

I also feel that I spend money quite carelessly on things that I do not need as I have the mindset that I can also earn it back during the next part-time job I take up. However, for my migrant worker, most of the items she spends on are on necessities and has to think twice before buying the items that she wants. I feel that I should be grateful for what I have now.
Civic Responsibility

“We as a society must reach out a helping hand to help those domestic workers who are in need by making use of our expertise to benefit them.

MDWs play a huge part in Singapore's society and thus there is a need to take better care and show more concern to them.”
“My key takeaway from this service learning experience is to always uphold the value of empathy and to never judge someone without knowing their background. Through this experience of getting to communicate with my assigned migrant domestic worker, I have gotten to understand how her story, some of the hardships she has faced and also how to empathize with her.

I am glad I could apply what I learned in school to help the MWs manage their own family's finances.”
Academic Connection

“This experience gave me the chance to realize that there is more to service learning than the usual construction of buildings, painting of classrooms and working with children.

It showed me how I could actually apply the knowledge gained as an ACC student.”
Some Concerns (<5%)

- Credit-bearing S-L module?
- Heavy graded assessment requirements
- Lack of ‘control’ over assessment outcomes
Students were well prepared for this service experience and made good use of my time

Students were professional and dedicated

Students had a high level of enthusiasm and sincerity and made me feel comfortable

Students facilitation of financial planning and budgeting was useful and implementable

Service-Learning Community Partner Feedback Form
Average Ratings for Feedback on Students Service (1-SD to 5-SA)

April 18 Semester
October 18 Semester
“I’m grateful and thankful to learn with Ngee Ann Poly students. They are very helpful for me to save and control my money. Good for future esp I'm sharing with my family.”

“I liked that they teach me how to control my expenses because before I just anyhow spend without thinking first.”

“I really enjoyed all the sessions. The students did really great to teach me how to develop my budget plan. Thank you!”

“God bless, you all definitely made a positive difference in my life. I’m thankful for buddies like you.”

“Study together with Ngee Ann student is very exciting!”
Hello Mr Edwin!
The last few lessons with you have been great, and we're glad to have worked with you in this fascinating budgeting programme. As a sign of our gratitude, we would like to give you this note as part of our well-wishes for your business to grow and be successful. We hope that it would be useful to you, and all the best for the future!

Best regards,
Tan Hui Yi, Foong Yeo Yang,
Lim Hong Jim Hubert
(Accountancy Students 2018)

So touched when this group presented y’day wearing the lovely batik shirts that were appreciation gifts from their mdw, Rusty 😊

One MDW gave the students a gift as appreciation. She kept praising about how good they were. 😊
“I love this module even though the demand on the assignments for the SLA module is extremely heavy. Students have definitely learnt a lot and become more appreciative of what they have compared to the MDW. **They learnt values like resilience, gratitude and responsibility. They learnt about setting SMART goals and to save before spending. Good module to have.**”

“As S-L facilitators, we need to get better at facilitating the reflections. There should be more training and practice as the students are very unwilling/shy to share and we need to know how to prompt them better.”
• **S-L module objectives met**

On completion of this module, students should be able to:

- apply **principles of accounting and financial budgeting concepts** to develop a personal and household budgets for members of HOME (Humanitarian Organisation for Migration Economics) migrant domestic worker community.
- appreciate the social, cultural and financial background as well as **issues and challenges faced migrant worker community** in order to foster a sense of social responsibility and civic engagement.
- explore and clarify their **personal values, beliefs and assumptions** about the migrant domestic worker community and **shift their mindsets and perspectives about the migrant worker community and themselves**.
- enhance their **empathic communication skills** as well as **collaboration, facilitation, critical thinking and reflective competencies**.
Next Steps...

- Module will continue to be credit-bearing with graded coursework, but assessment requirements to be streamlined.
- Re-work module from stand-alone 2CU module to one that supports a core ACC module in AY20/21.
- Continue to enhance facilitation skills of S-L facilitators.
- Collaborate with HOME to measure the ST & LT benefits of financial literacy amongst MDW to ensure sustainable benefits for themselves and their families back in their home countries.
Thanks & Keep in Touch!

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