#LifeHacks: Design Innovation Workshop #3

Session details: 20 April 2024, 9.00am – 5.00pm Catapult, 1 Rochester Park, #02-01 Rochester Commons, Singapore 139212 Notetakers: Celestine, Gracia

S/N	Notes/Questions	Follow-ups
1	#PanelCatchup: Milestones and Deliverables David Tay (NYC) gave a recap of the objectives of the youth panels, which aimed to foster closer collaboration between youths and the Government as part of a new social compact.	
	He affirmed the panels' ongoing efforts and encouraged them to share feedback openly about their youth panels journey with MCCY and NYC. He also gave an overview on the panels' upcoming milestones, including the Youth Policy Forum in August and submission of policy recommendations by the end of this year.	
2	#PanelBreakout: Setting the context	
2.1	<u>Context Setting with Verian</u> Chor Kiat (Verian) shared the agenda for the session, that involved #LifeHacks developing a survey to validate the panel's preliminary research findings. The survey would be administered to a demographically representative sample of 1,000 youths.	
2.2	Brainstorming session Chor Kiat guided the panel to note questions and statements that came to mind based on their problem statements, and to note key facts and information they are aware of based on their existing research.	
3	#PanelBreakout: Developing Statements to Test	
3.1	The panel populated potential statements they wished to validate, based on the following categories:(i) Context Setting: Statements that outlined specific	
	environments or situations that address intended behaviour (e.g., types of youths that are more likely to engage in financial literacy, and emotional states that would encourage participation)	
	(ii) Values/Beliefs: Statements that represented personal convictions and beliefs of individuals towards financial	

	literacy. This could be based on morals, religion, etc.	
	(iii) Perceptions: Statements based on assumptions and ideas on financial literacy, based on individuals' differing experiences and understanding of the issue.	
	(iv) Behaviour/Habits: Statements that detailed actions associated with financial literacy that youths may take.	
	(v) Motivations: Statements that detailed the drive/push factor for individuals (e.g., reasons for pursuing financial literacy).	
	(vi) Attitude: Statements that involved emotions/evaluations that individuals hold regarding financial literacy.	
	(vii) Capability: Statements that referred to skills/knowledge associated with the intended behaviour, such as what youths already know or can easily do.	
	The panel consolidated their ideas and grouped similar statements under each category.	
3.2	Dry run of panel presentation to MOS Tan Gao Xian (member) and Ezekkious (member) did a trial presentation on the panel's progress and received feedback from the panel.	
	The panel also prepared potential questions from MOS, including advice on their recommendations, and queries on how the Government measured the effectiveness of financial literacy programmes in schools. The panel also noted the opportunity to explore these discussions with stakeholders that lead financial literacy initiatives, such as MoneySense and MoneyOwl.	
4	#PanelBreakout: Writing the Survey Questions	
4.1	<u>Translating statements into questions</u> The panel divided into groups to develop their statements into potential research questions for the survey.	
4.2	<u>Consultation with Milieu</u> The panel consulted Gerald (Milieu) on their preliminary list of questions. Gerald noted that an assigned researcher from Milieu would support the panel to review their survey in further detail over the coming weeks. He noted that the researcher would provide suggestions, such as to exclude	

	 biased or double-barreled questions, and support the panel in analysing the survey results. In response to Lok Siying's (member) question on availing the survey to a representative sample, Gerald noted that Milieu engaged quota sampling by setting limits for age, gender, and ethnicities. The panel discussed and agreed to target youths aged 18 to 35 years old for their survey. Guang Hao (member) asked Gerald on how youths of lower socio-economic status (SES) could access the surveys. Gerald noted that Milieu uses mobile surveys, and that respondents would be recruited according to a representative sample (i.e., SES accounted for through proxies such as household income, residential type). 	
4.3	<u>Upcoming milestones</u> Gracia (NYC) shared that the raw and final results from the survey would be ready by 20 and 28 May respectively, should the survey launch by 6 May. She noted that MCCY/NYC will also connect with MoneySense on their financial literacy programmes in schools.	

Attendance:

MCCY	Ms Amaranta Lim (AD, YD)
	Ms Jaishree Thangaraj (AM, YD)
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NYC	Ms Gracia Ong (AD, YL-YE),
	Ms Celestine Leong (M, YE)
Verian	Mr Hor Chor Kiat (Consultant, Capacity Building and Partnerships)
Milieu Insight	Mr Gerald Ang (CEO & Founder)
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Advisors	-
Leads	Amalina Abdul Nasir
	Muhammad Nabil
	Toh Guan Ru
	Ton Suan Ru
Members	Peh Gao Xian
Weinbers	
	Muhammad Zunnurain Bin Mohamad Zulkifli
	Xian Yi Dusadidecho Alicia
	Wee Su-Ann
	Cheng Guang Hao
	Teng Kaixin
	Payal A Sadhwani
	Elijah Chao
	Lok Siying
	Chiang Ruiqian
	Muhammad Iylia Bin Mohammad Shukor
	Loke Jun Hao
	Mohamad Arshad S/O Khaja Moinudeen
	Ezekkious Loo Tian En
Absent with	Advisors:
apologies	He Ruiming
apologies	Francesca Wah
	Francesca wan
	Leads:
	Marie Teo Bee See
	Members:
	Tan Wei Liang Darrius
	Lauren Angelina Koek Tsui Lyn
	Wong Wen Jie
	Koh Tiang Rong Derrick
	Nabillah Jalal
	Natalie Ng Xin Yi
	Natalie Ng Xin Yi

Tanay Krishna
Angella Santosh
Tyeisha Syaquilla Ayub
Nath Soham
Ng Jing Xuan
Sophia Ning Jiayan
Pereira Kurt Michael