

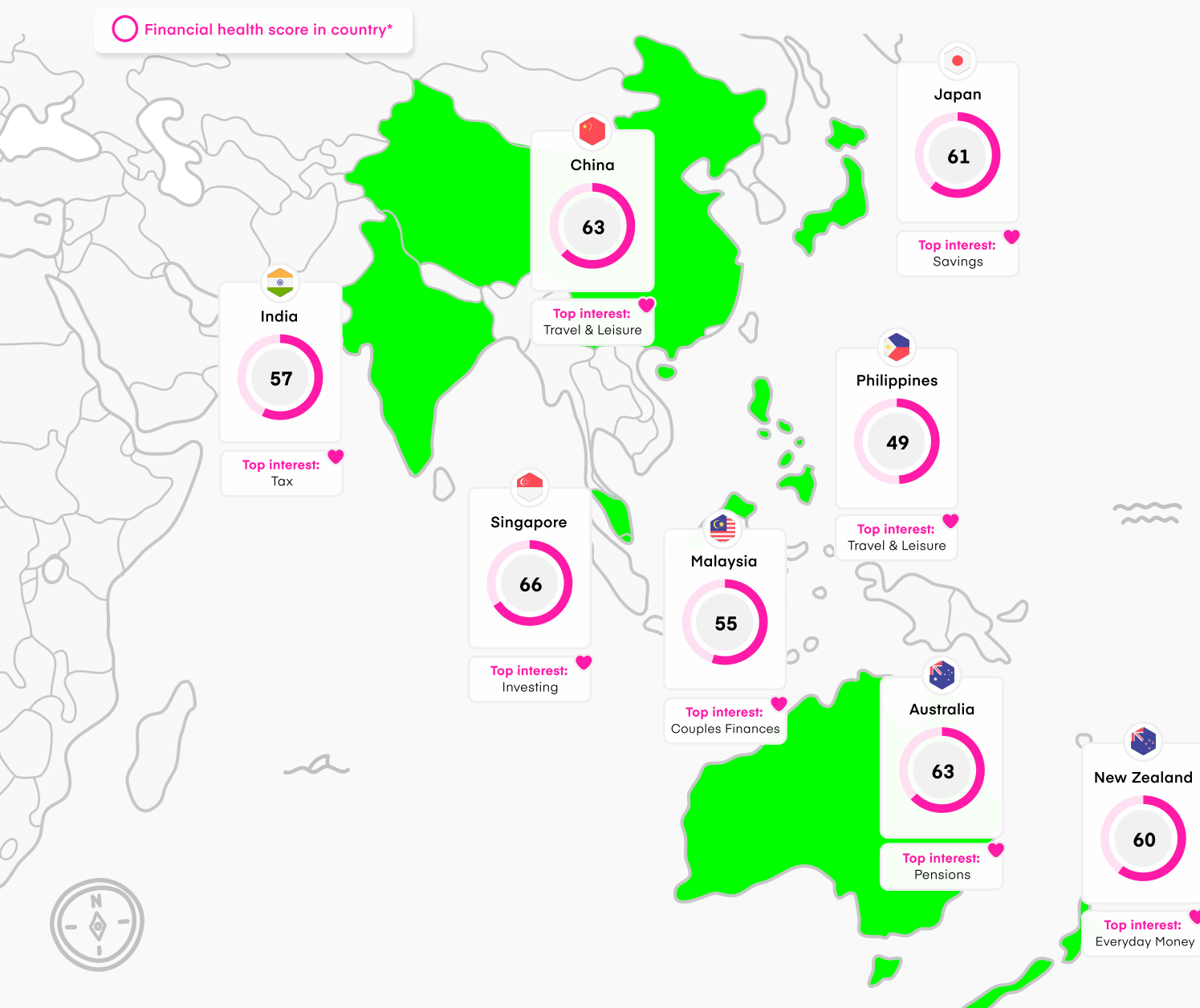
Financial education in APAC

Summary of nudge's expertise and community insights in APAC.



Financial health and interests

The below map shows the financial health checkup score*, top interests and number of nudge users in a selection of countries we serve in APAC.



*The financial health checkup assesses the state of people's financial health around the world across the five pillars of financial wellbeing: learning, saving, borrowing, planning, spending. Scores are out of 100, the higher the score the more positive the result.

Recent financial education examples APAC

The nudge community receive nudges when something happens in the world of personal finance, tailored to their interests, country and language. They can choose to receive these on WhatsApp, SMS and/or email.

Here is a selection of recent nudges sent.



China



nudge

[在浏览器中查看](#)



您好，Chen.

五一劳动节不仅是向勤劳致敬的时刻，也是不妨停下来问问自己：我这么努力工作，那我的工资呢？它是否也在“为我打工”？

很多人每月都在努力赚钱，却从未真正审视过自己的收入结构与支出流向。你知道自己过去三个月的储蓄率是多少吗？您的工资到账之后，是马上被花光，还是有一部分自动投入了储蓄、理财或养老金账户？这些答案，往往揭示了“金钱是否真的在为您服务”。

从今天起，试着把工资分成几类：生活必需支出、可选性消费、长期投资和未来保障。你可以使用自动转账功能，每月发薪日自动将一部分工资分配到定投账户或退休储蓄中。这样，就算您忙到没有时间理财，也能让钱默默为您打工。

也别忘了查看最近是否有被忽视的“隐性支出”，比如长期订阅软件、闲置会员卡或重复保险。优化这些细节，能让您的每一分劳动成果变得更有价值。

五一节，除了放松，也请为自己的财务健康打一次“劳动分”。点击下方，获取实用工具，让您真正做到“钱为人用”。

[查看投资储蓄方面的详细内容](#)

nudge

[在浏览器中查看](#)



您好，Chen.

每年暑假，总有一句话在家长群中反复刷屏：“放假比上学还费钱。”从早教兴趣班到研学营，再到游泳、钢琴、编程、英语口语等“必修课”，暑期已成为家庭教育支出最集中的时间段。在这样的消费潮流中，如何既不辜负孩子的成长，又不让家庭财务吃紧，成了越来越多家长关心的问题。

首先，家长可以和孩子一起梳理所有感兴趣的活动，逐一评估课程的必要性：哪些是生存技能，哪些是兴趣培养？哪些是高频刚需，哪些是偶尔参与？此外，政府或社区组织的公益托管班、图书馆的免费阅读活动，也不失为性价比极高的选择。

暑假也是进行“家庭财商教育”的好时机。不妨设立一个“暑期消费预算”，让孩子在限定额度内自己做决策。比如给孩子2000元，让他自己选择参加游泳课还是滑板训练营，孩子第一次真正体会到了“选择的代价”。

归根结底，教育不是金钱的竞赛，而是价值的选择。让孩子参加补习班固然重要，但学会预算、比较和权衡，懂得量入为出与机会成本，才是他们未来生活中更重要的必修课。

[阅读更多孩子财商培养建议](#)



India

nudge

[View in browser](#)



Hi Rakesh,

Getting a tax refund is always a good feeling, but what happens next? Instead of letting it sit idle or spending it impulsively, why not use it wisely to strengthen your financial future and build smarter saving habits?

Here are some smart ways to make the most of your tax refund:

- **Boost your emergency fund:** A well-padded emergency fund can protect you from unexpected expenses.
- **Invest for long-term growth:** Even a small systematic investment plan (SIP) in mutual funds, Public Provident Fund (PPF), or the National Pension System (NPS) can steadily grow over time and provide tax benefits for the next year.
- **Clear high-interest debt:** This can help you save on interest and improve cash flow for future savings.
- **Secure your family's future:** If you don't have one yet, consider getting a term life insurance policy to protect your loved ones.
- **Start a 'future you' fund:** Consider opening a separate savings account for a major future goal.
- **Prepay a part of your home loan:** Consider using your refund to make a small prepayment.

Remember, your tax refund is an opportunity to take control of your finances and help you achieve bigger financial goals.

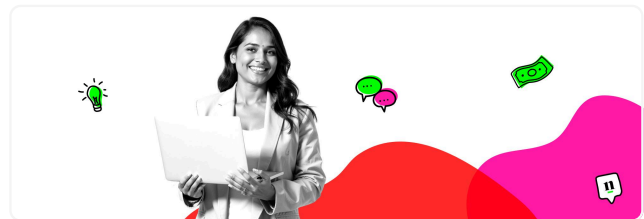
[Make your tax refund count](#)

In Hindi



nudge

[इंटरनेट ब्राउज़र में देखें](#)



नमस्ते Rakesh,

टैक्स रिफंड पाकर हर किसी को खुशी मिलती है, लेकिन सवाल यह है कि इसके बाद क्या करें? बिना किसी प्लानिंग के इन पैसों को खर्च करने के बजाए क्यों न इनका समझदारी से इस्तेमाल किया जाए! इससे न सिर्फ आपकी बचत की आदत बेहतर होगी, बल्कि आप अपना आर्थिक भविष्य भी सुरक्षित बना सकते हैं।

यहां कुछ स्मार्ट तरीके बताए गए हैं जिनकी मदद से आप अपने टैक्स रिफंड का ज़्यादा से ज़्यादा लाभ उठा सकते हैं:

- आपातकालीन फंड में लगाएं: अगर आपके पास आपातकालीन फंड नहीं है, तो उसे बनाने में ये पैसे मददगार साबित हो सकते हैं और अगर है, तो आप इस फंड को और बड़ा बना सकते हैं। यह फंड आपको अचानक होने वाले खर्च के समय राहत देगा।
- लंबी अवधि के लिए निवेश करें: म्यूचुअल फंड SIP, PPF या NPS में छोटा निवेश भी समय के साथ बढ़ता जाता है और अगली बार टैक्स फ्राइल करते समय आपको इनसे कटौती का भी लाभ मिलता है।
- ज़्यादा ब्याज दर वाले कर्ज़ चुकाएं: इससे ब्याज के मद में आप पैसे बचा सकेंगे।
- अपने परिवार का भविष्य सुरक्षित बनाएं: अगर आपने अब तक टर्म लाइफ़ इश्योरेंस नहीं लिया है, तो इन पैसों से आप ऐसी पॉलिसी लेने के बारे में सोच सकते हैं।
- 'भविष्य' के लिए फंड बनाएं: किसी बड़े लक्ष्य के लिए आप अलग बचत खाता खोल सकते हैं।
- होम लोन का हिस्सा चुकाएं: टैक्स रिफंड के पैसों से आप होम लोन का प्रीपेमेंट कर सकते हैं। इससे आपको ब्याज के मद में पैसे बचाने में मदद मिलेगी।

याद रखिए, आपके टैक्स रिफंड का पैसा आपके लिए अपना आर्थिक भविष्य मज़बूत करने और बड़े लक्ष्यों को हासिल करने में मददगार साबित हो सकता है।

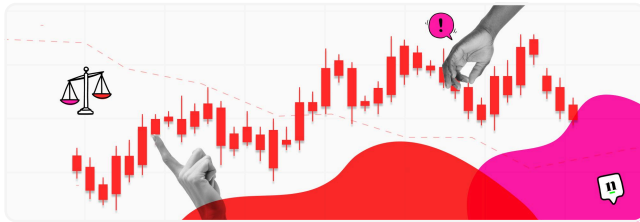
[टैक्स रिफंड का ज़्यादा से ज़्यादा लाभ उठाएं।](#)



Japan

nudge

ブラウザで見る



Himari さん、こんにちは！

4月の世界的な市場下落は、2020年以来最悪の事態となり、特に米国株価指数は歴史的な下落を記録しました。多くの市場は回復の兆しを見せていますが、経済の不確実性は依然として高い水準にあります。このような状況下で、家計の安定を維持するためにはどうすればよいでしょうか。今回は、家計の耐久力を高めるための3つのステップをご紹介します。

1. 緊急予備資金を準備する

一部の地域で経済の減速の兆しが見られる中、緊急予備資金を準備することで、経済的な不安を軽減し、予期せぬ事態に迅速に対応することができます。

[緊急予備資金の作り方について学ぶ](#)

2. 投資と老後の計画を見直す

株式市場が下落すると、ポートフォリオの価値が下がることがあります。市場が不安定な今こそ、市場を理解し、賢明な判断を下す良い機会となるかもしれません。

[市場サイクルの理解と投資戦略について学ぶ](#)

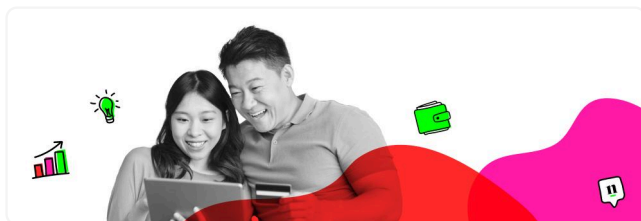
3. 金融リテラシーの向上

2025年グローバル・ウェルビーイング調査によると、金融リテラシーが高い人は、そうでない人よりも7倍もメンタルヘルスが良好である可能性が高いことが分かりました。適切な知識や情報を得て、より良い判断をする力を身に付けましょう。

[ライブフィードを読んで、金融リテラシーを向上させる](#)

nudge

ブラウザで見る



Kaito さん、こんにちは！

日銀が政策金利を0.5%に引き上げたことを受け、多くの銀行が金利の引き上げを発表しています。

通常、企業は従業員に対して給与振込口座を指定するため、すでに銀行口座をお持ちの方も多いでしょう。しかし、金利の上昇に伴い、複数の銀行口座を利用することで、より効果的に貯蓄を管理できるかもしれません。

例えば、生活費は給与口座で管理し、貯蓄は高金利のネット銀行を利用するといった具合です。また、貯蓄を緊急用や特定の貯蓄目標など、特定のカテゴリに分けることで、より計画的に貯蓄をすることができます。

さらに、銀行口座と証券口座を連携し、口座から直接投資に資金を回すことができる銀行も増えてきています。

複数の銀行口座を持つと管理の手間は増えますが、目的別に銀行口座を使い分けることで貯蓄を効率的な貯蓄が可能になります。また、証券口座をと連携させることで投資を始めやすくなり、効率的に資産形成を進めることができます。

[アドバイスを活用して、貯蓄計画を見直しましょう！](#)



Philippines

SSE to cut interest rates on loans



Here's good news for workers: The Social Security System (SSS) will cut interest rates on salary and calamity loans starting July 2025.

Both salary and calamity loan interest rates are set to respectively drop by 8% and 7% from the current rate of 10% per annum.

The rate reduction will be for members with good credit who have not used penalty condonation in the last five years.

For everyday Filipinos, lower loan interest means:

- Less money paid on interest, resulting in more manageable repayments
- Faster financial recovery during unexpected events like illness, job loss, or natural calamities
- Better access to short-term cash relief without turning to high-interest loans or informal lenders

Meanwhile, here are some things you can do:

- Stay updated on the final implementation date of the rate changes.
- Assess your financial needs and credit standing before applying.
- Consider timing for any upcoming loan applications.

SSS loans are a good option if you need to borrow, thanks to lower rates. You can use these better loan terms to make smarter borrowing choices. But remember: careful planning is key to maintaining your financial wellbeing.

Further reading: [Maximizing your SSS benefits](#)

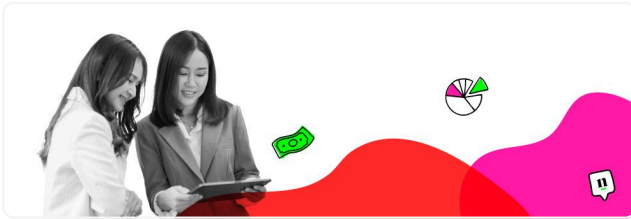




Singapore

nudge

[View in browser](#)



Hi Lisa,

Has your bank lowered its interest rates on savings accounts recently? As global interest rates fall, banks in Singapore are adjusting theirs, too. If you've been relying on a savings account to grow your money, this shift could affect your returns.

For example:

If your bank previously offered 3.5% interest per annum and has now reduced it to 3%, here's what that means for your savings:

- At 3.5%, a \$50,000 balance would earn \$1,750 in interest per year
- At 3%, that same amount earns \$1,500

That's a \$250 drop in annual interest.

If most of your money is still sitting in a basic savings account and not delivering the returns it could, try exploring ways to grow it. Now might be time to diversify your money across different types of investments. The financial landscape is constantly changing, and as interest rates and investment products evolve, it's important to review your options regularly.

Not sure where to begin? Take our quiz to discover what kind of investor you are. From there, you can explore strategies and investment options that align with your goals.

[Take the quiz now](#)

What's your personal banking style?



You may have received a personal income tax rebate, U-Save vouchers, the Service and Conservancy Charges (S&CC) rebate, and climate vouchers earlier this year. With the rising cost of living still a concern for many households, every bit of assistance counts.

The good news is that more support is on the way. From now until the end of the year, a series of payouts, top-ups, and rebates are lined up as part of the support measures announced in Budget 2025. You could be eligible for multiple types of support throughout the year, depending on your age, household type, and income level – so it's worth staying informed.

Here's a month-by-month breakdown of what you can expect:

July

- SG60 vouchers \$800 for seniors; \$600 for other Singaporeans
- U-Save rebates \$110 to \$190 for eligible Housing and Development Board (HDB) households
- Service and conservancy charges (S&CC) rebate 0.5 or one month for eligible HDB households
- MediSave top-up \$500 for eligible seniors
- LifeSG credits for children aged 12 and under
- EduSave/Post-secondary Education Account (PSEA) top-up for youths aged 13 to 20

August

- GST voucher (cash) \$450 or \$850 for Singaporeans earning \$34,000 or less and who do not own more than one property
- MediSave top-up \$150 to \$450 for Singaporeans aged 65 and above

September

- Large Family LifeSG credits \$1,000 for families with three or more Singaporean children
- SG Culture Pass \$100 for Singaporeans aged 18 and above

October

- U-Save rebates \$110 to \$190 for eligible HDB households
- S&CC rebate 0.5 or one month for eligible HDB households

December

- GST voucher (cash) \$100 to \$600 for Singaporeans aged 21 and above

Budget 2025 also unveiled several other measures aimed at supporting families with children and elderly members. Be sure to check our guide, as you may be entitled to more support than you realise.

Further reading: [Budget 2025: what it means for you](#)

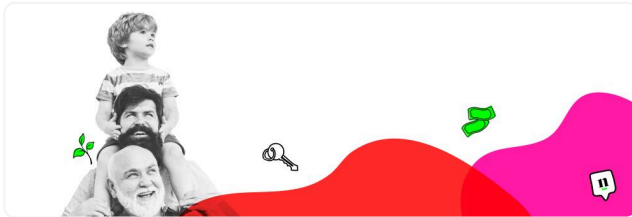




Australia

nudge

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Hi Sarah,

As we approach the end of the financial year, many of us take time to review our finances, lodge tax returns, and plan for what's ahead. But the end of financial year (EOFY) isn't just about spreadsheets and savings. It's also a good time to reflect on things that truly matter – like how well we're looking after the people we care about.

If you already have a will or nominated beneficiaries, this would be a good time to review and update them. Life changes – such as buying a home, having children, or changes in relationships – may mean your documents no longer reflect your current wishes.

If you haven't yet created a will, consider making this the time you take that first step. Having a clear, up-to-date will is one of the simplest ways to make sure your wishes are carried out and your loved ones are supported.

It also:

- Eases stress for your family during difficult times
- Helps avoid unnecessary legal or financial complications
- Provides peace of mind knowing your wishes are legally protected

Take a moment this June to get your affairs in order – whether that means reviewing your existing documents or creating them for the first time.

[Find out more about wills and other planning tools](#)

Your super checklist for uncertain times



The recent tariff announcements have shaken global markets, and if you've checked your superannuation balance lately, you may have noticed the impact. That's because most super funds invest a large portion in both local and international shares, so when markets fall, super balances often drop too.

Market ups and downs are a normal part of investing, but it can feel especially worrying if you're close to retirement or already relying on your super for income.

The good news is there are simple, practical steps you can take to stay steady.

Here's a quick checklist to help you stay on track:

Am I in the right investment option?

Your super might still be in a high-growth setting, which tends to swing more in value. If you're nearing retirement, a conservative or balanced option might better suit your lower risk appetite.

Can I adjust how much I'm withdrawing?

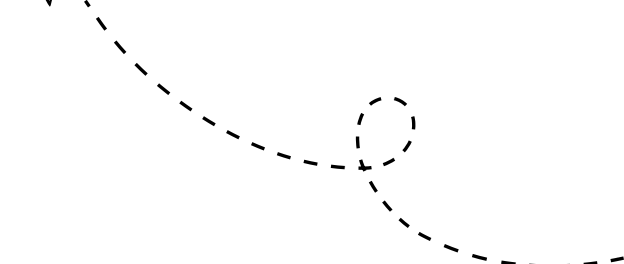
If you've started drawing from your super, think about whether you can reduce or delay withdrawals for now. Even small changes can help preserve your savings while markets settle. Do you have other income or savings you can rely on in the meantime?

Have I spoken to someone about my plan?

You don't have to figure this out on your own. Many super funds offer free advice or tools to help you check your investment mix and income strategy. A quick review can make a real difference to your peace of mind.

Short-term losses can be unsettling, but your super's built for the long term. With a few smart steps, you can stay on course and feel more confident about your financial future.

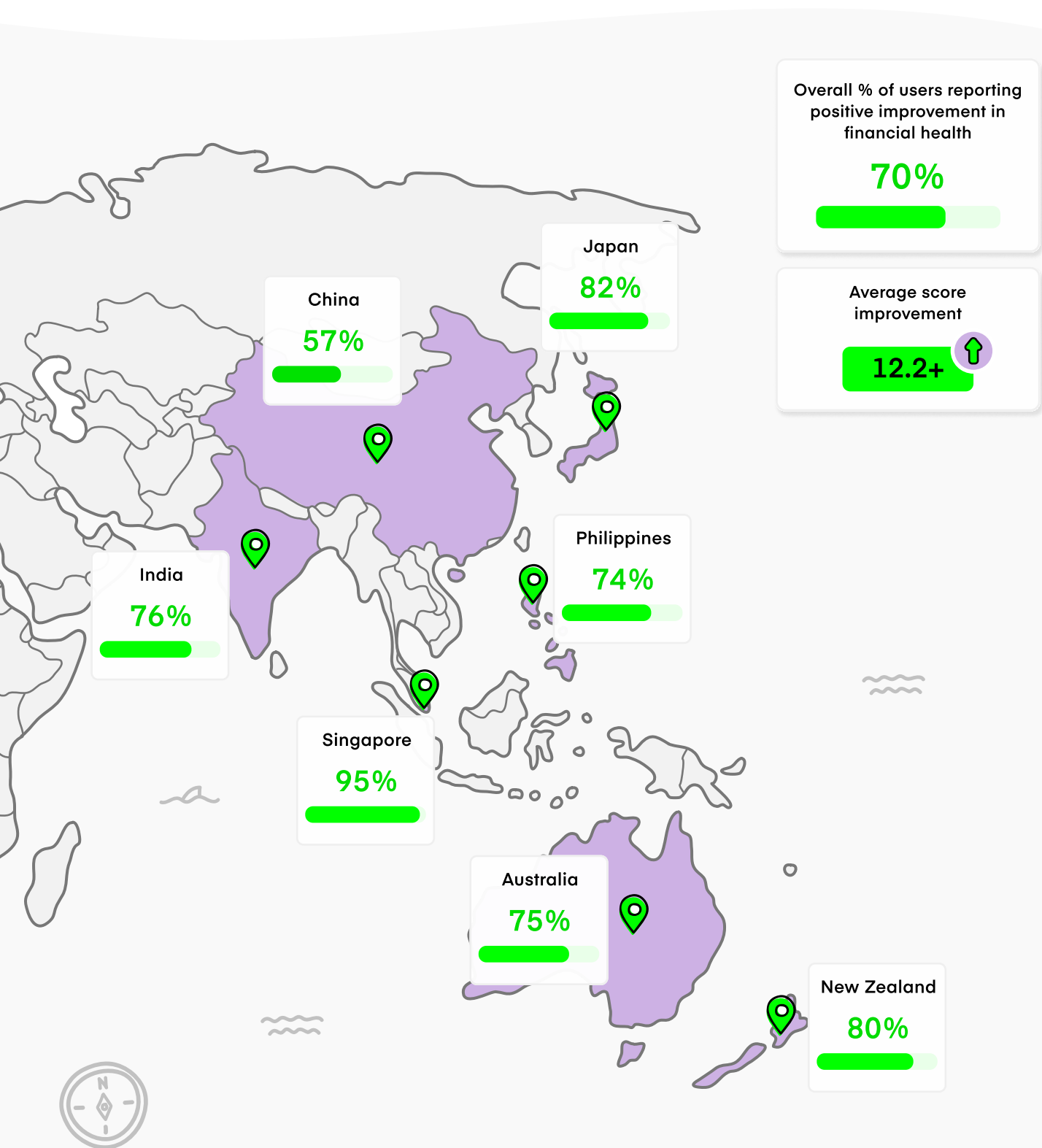
Further reading: [Checking in on your superannuation plan](#)



The impact of nudge in APAC

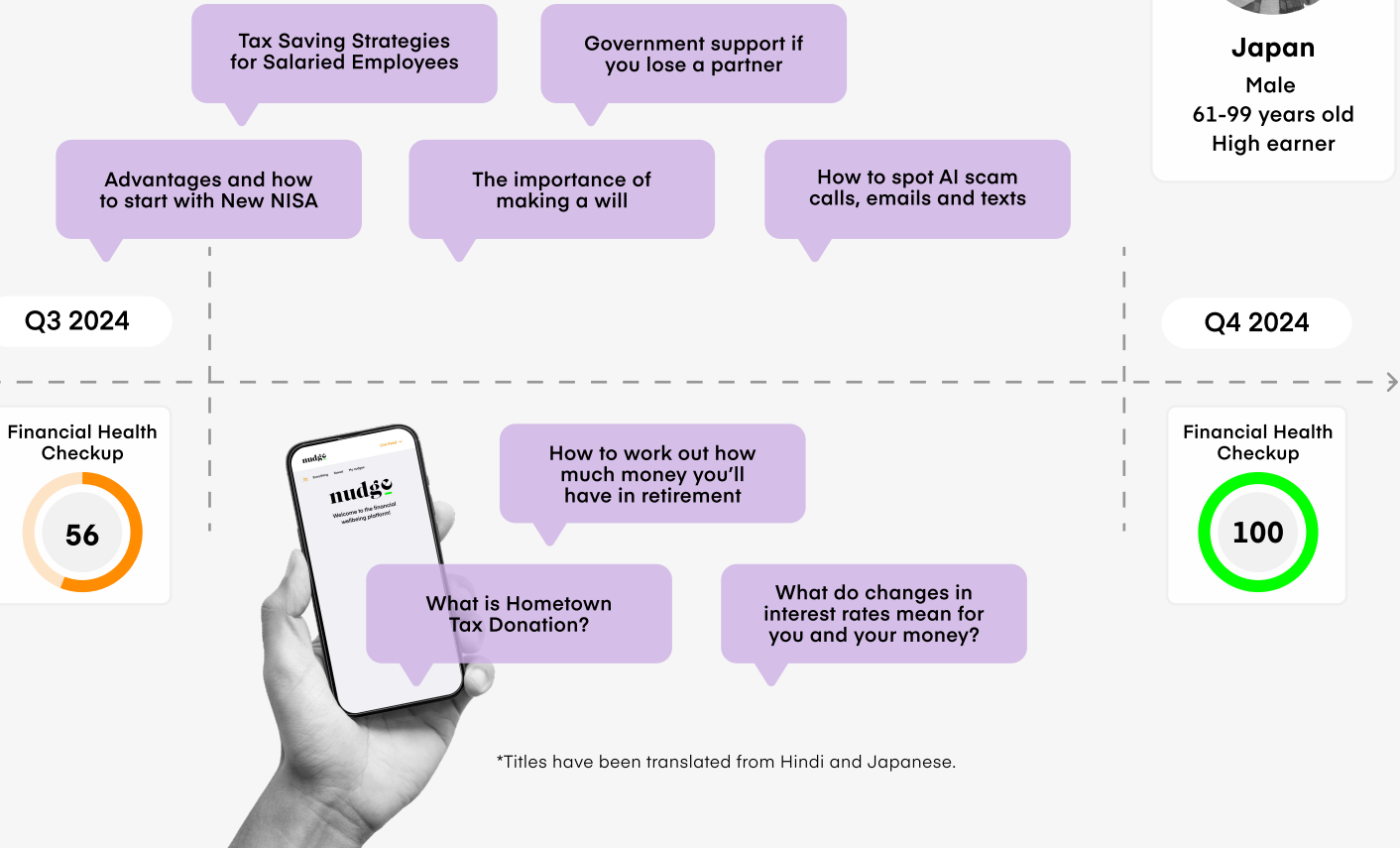
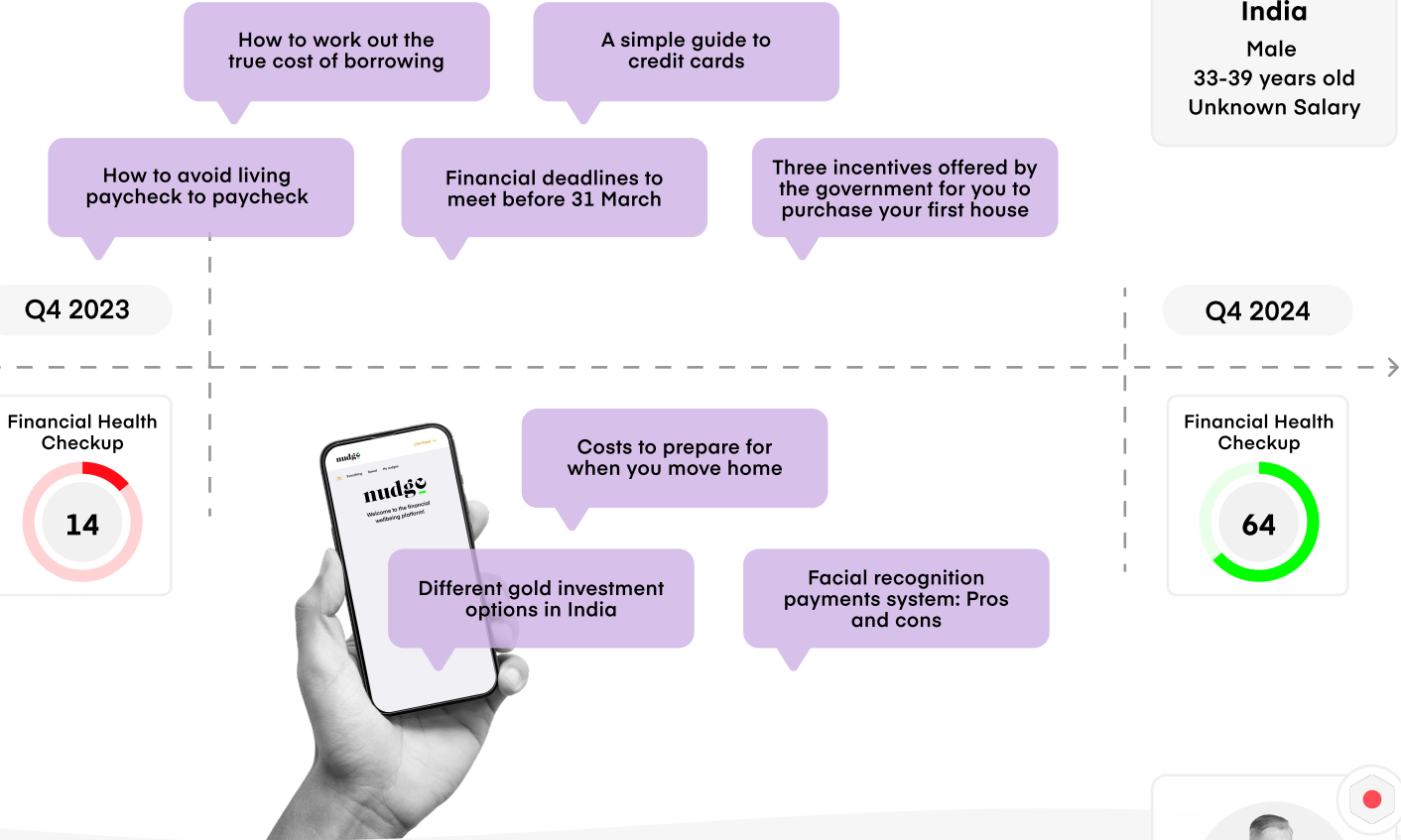
Below shows the percentage of users who have completed the financial health checkup twice, and reported a positive increase from our populations with the highest user samples. This shows that they have improved their financial skills and knowledge on nudge and as a result reported a positive increase in their financial health.

You can also see specific examples of what this looks like in practice with case studies of users in India and Japan.



Case studies from users in India and Japan

The below user case studies bring to life journeys that people take on nudge. It shows their financial health checkup score when they first get access to nudge, a sample of the education they engage with and as a result, how their financial health checkup score has changed.



*Titles have been translated from Hindi and Japanese.

nudge's personal finance expertise in APAC



Kristie Kwok
Head of APAC region

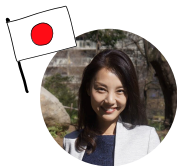
Kristie Kwok is a Chartered Accountant and a personal finance writer. She was born in Hong Kong and now lives in Melbourne, Australia. She worked in accounting, investment banking, and retail banking for several years before finding a way to combine her professional qualifications with her passion for creating financial education to help people take control of their money.



Hear Kristie share the latest top trends in financial health and interests across APAC.

WATCH NOW

Sample of in-country experts creating financial education:



Ikue Ohashi



Kohei Kanayasu



Dilip Kumar



Ho Su Wei



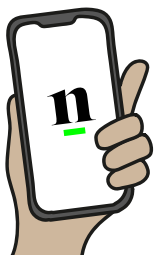
Annabelle Zhou



Ben Xie



Heinz Bulos



nudge is the global financial education platform that demystifies money management for all. Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight anyone. A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.

nudge is impacting:

300+ global clients

100+ countries

2 million people

nudge

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