



SCRUTINISING DEBTS

&

DONATION ALLOCATION FOR SOCIAL AFFAIRS



Learning Objectives



Analyze social
action in society



Evaluate past
and future
personal social
actions



Evaluated
knowledge
related to debt



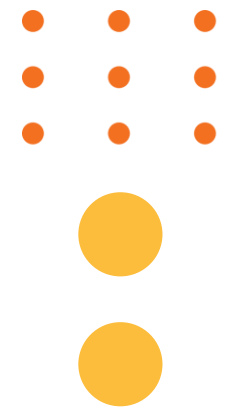
Cultivate empathy



What is Debt

"Obligations that must be repaid and are binding within a certain period of time agreed by both parties."





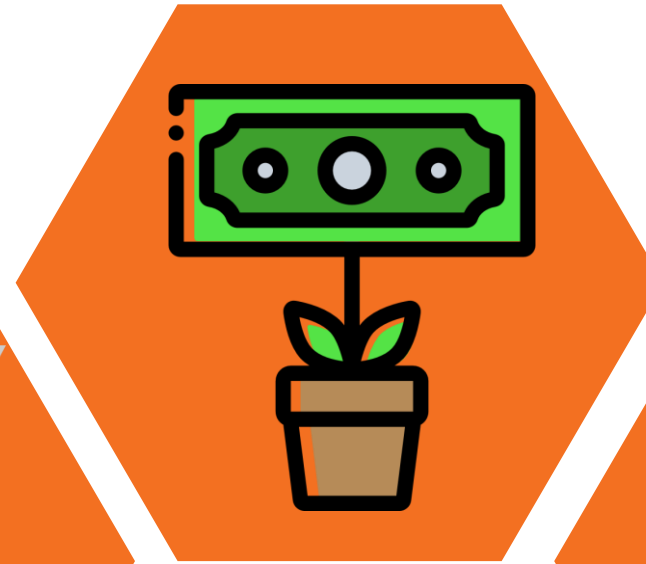
The importance of Debt management



Avoid
incurring debt
for non-
essential
purpose



Understand
your financial
capability
before taking
a loan



Prioritize
debts with
low interest &
installments
according to
your ability



Avoid
incurring
unmanageabl
e debt

Type of Debt



Productive Debt:

To fund a revenue-generating business that supports loan repayment.



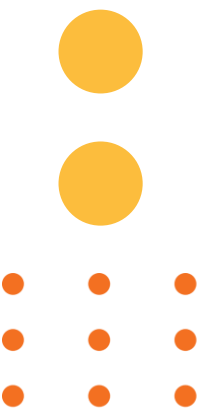
Emergency Debt:

To manage unforeseen emergencies that incur cost without generating repayment income.



Consumptive Debt:

To satisfy needs and desires with no return on investment.

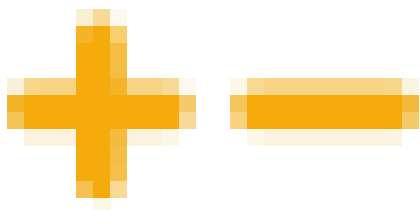




Productive Debt **VS** Consumer Debt



PRODUCTIVE DEBT	CONSUMER DEBT
Debt aligned with repayment capability	Excessive debt beyond beyond repayment capacity
Loans that lead to better quality of life	Impulsive debt
Borrowing that brings in more income	Unproductive borrowing
Evaluate the suggested borrowing method to identify extra charges, such as fees or reasonable interest.	Debt repayment options with excessive administrative and interest costs





Becoming a Wise Generation in Using *Financial Technology* (*Fintech*)

What Is *Fintech*

"Technology-based financial service innovations that can facilitate transactions, loans, and investments."



Types of *Fintech* in Indonesia



Payment Fintech
QRIS, e-money,
e-wallet for
digital
transactions



Shared Funding Fintech
A lending and
borrowing
application
where there are
fees borne by
the borrower.

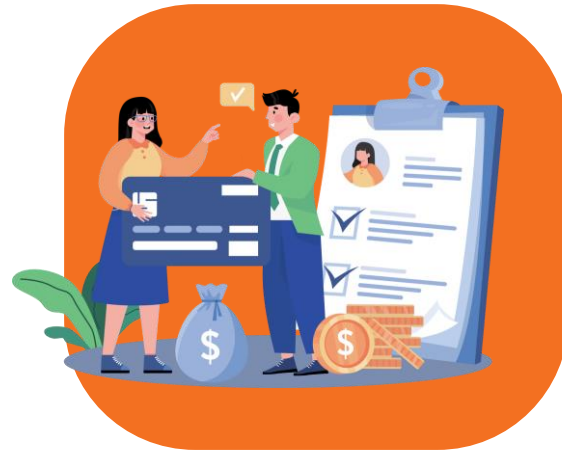


Crowdfunding Fintech
Public stock
offering
service



Digital Financial Innovation Fintech
Financial services
that are not yet
specifically
regulated

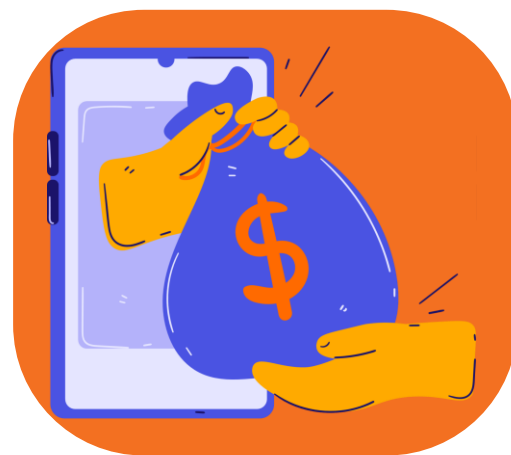
Tips for Using Fintech Wisely



Only use apps that are registered & supervised by Financial Services Authority



Understand fees, interest & risks before using services



Don't be tempted by instant loans without careful calculation

The Difference between Illegal Online Loans (Pinjol) and Legal Fintech

CHARACTERISTICS	ILLEGAL ONLINE LOANS	LEGAL <i>FINTECH</i>
Legality	No official license	Registered and supervised by OJK
Identity of the Organization	No clear board identity and office address	Clear board identity and office address
Loan Process	Lending is easy	Lending is screened
Fee Information	Information on interest/fine loan fees is not clear	Transparent information on loan fees and penalties
Loan Interest	Unlimited	Maximum 0.8% per day
Total Return	Unlimited	Maximum 100% of loan up to 24 months

The Difference between Illegal Online Loans (Pinjol) and Legal Fintech

CHARACTERISTICS	ILLEGAL ONLINE LOANS	LEGAL <i>FINTECH</i>
Data Access on Mobile	Access all data on the phone	Access only the camera, microphone, and location
Billing	Threats of terror, violence, humiliation. defamation, spreading personal photos / videos	Borrowers who default >90 days are blacklisted by <i>Fintech Data Center</i>
Complaint Service	No complaint service	Has a consumer complaint service
Bidding Methods	Offers via SMS, WA or unauthorized Personal communication	Unauthorized offers via private communication are prohibited
Billing Certification	Billing does not have official certificates	Collectors have certification and the Indonesian Joint Funding



Donation Allocation for Social Affairs

Donation comes from the Latin Donum which means **charity or donation**. It can be in the form of **money or a number of goods** given by a person or group of people with the aim of **helping those who are more in need voluntarily without strings attached**. Helping others in need is not a way to show off your wealth, but to share with others according to your ability.



World Vision

INDONESIA

Wahana Visi Indonesia bermitra dengan World Vision yang mendukung KOICA PMC Project yang bertujuan untuk meningkatkan Rehabilitasi Sosial bagi Remaja Rentan di Indonesia yang di inisiasi oleh Korea Institute for Development Strategy (KDS). ReBach Internasional dan World Vision Korea dan didanai oleh Korea Cooperation Agency (KOICA)

KOICA
Korea International
Cooperation Agency

KDS Korea Institute for
Development Strategy

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World Vision



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