

News Coverage

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答复) 减轻债务援助配套 助低收入家庭脱离困境

谨答复《联合早报·交流站》于11月27日刊登的沈文凤读者投函《“支持欠债家庭还清债务”计划不妥当》:

太和观慈善机构的家庭服务中心,每个月会收到约八起受财务欠贷影响的家庭案例。在收到这些案例后,我们的社工会进一步了解受影响家庭的具体情况,并评估这些债务对他们的影响。

根据各案例所需,我们会协助受

影响的家庭联系社会服务中心、新加坡信贷辅导协会和社区服务机构,通过这些社区资源的协调,帮助他们制订偿还债务的计划,以稳定他们的财务处境。

财务欠贷支助对资源与能力有限的家庭来说,是有帮助的。导致这些家庭负债的情况,有时并不在他们的掌控中。提升版社区联系站(ComLink+)计划的减轻债务援助配套和现有的帮助相辅相成,为正在努

力偿还债务的家庭提供更好的援助,以减轻他们的精神焦虑,提高决策能力,让他们专注实现更远的目标。

这能协助受影响的低收入家庭脱离当下面临的处境,稳定财务状况,改善生活。与此同时,太和观慈善机构和其他社区服务机构会继续提供帮助,协助这些家庭建立长期的理财能力。

太和观慈善机构
首席执行官
李德生

Summary translation of news article

In response to Shen Wen Feng's letter published in Lianhe Zaobao on 27 November, Thye Hua Kwan Moral Charities (THKMC)'s Family Service Centres (FSCs) receive up to 8 cases a month of families who are affected by debt. THKMC Chief Executive Officer, Mr Jason Lee shared that social workers would engage the affected families to understand their family situation and assess the impact and consequences of their debts. They will then refer the families to community resources such as Social Service Offices, Credit Counselling Singapore, and social service agencies that provide consultations and negotiations with creditors on debt repayment plans, according to each family's specific situation.

Debt clearance support is beneficial to families that have very limited means to support themselves. Some may have fallen into debt due to circumstances beyond their control. Helping families that are putting in effort to clear their debt can reduce their anxiety, improve their decision-making ability, and allow them to make better progress towards long-term goals. Complementing intervention services provided by THKMC and other social service agencies, ComLink+ will enable such affected lower-income families to clear their debt and get relief from their immediate situation; while we continue supporting-families in developing the ability to better manage their finances over the long term.