

# Tips to prevent your MDW from resorting to unlicensed moneylenders



Dear Employers,

Are you aware of your Migrant Domestic Worker's (MDW) financial wellbeing? Does she save for rainy days? Is she in urgent need of money?

Regardless of the financial situation she's in, it's useful to have a talk with her early to understand if she has enough savings to avoid borrowing money, so that you can avoid unwanted scenarios.



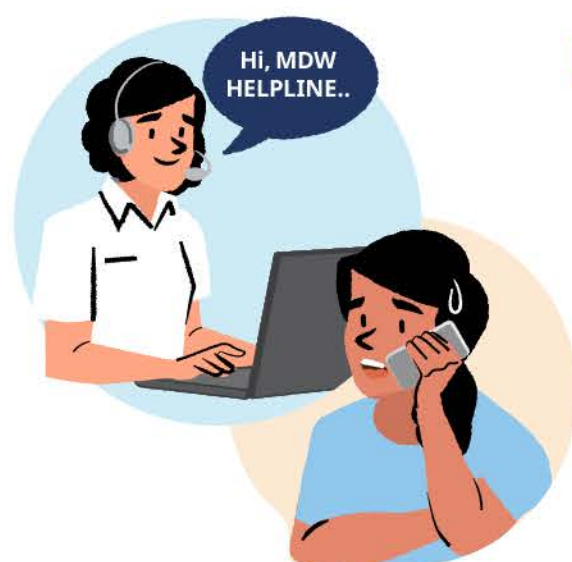
► **What to do if your MDW asks you for a loan?**  
Be open and hear her. Take the time to understand her situation and explore alternative solutions where both of you are comfortable with.

If you decide to give her salary in advance to tide her over, it is advisable to put the amount in writing to minimise any disputes.



► **What to do if your MDW borrowed from an unlicensed moneylender?**  
If your MDW had borrowed from an unlicensed moneylender, report the matter to the Police and MOM immediately. Do not accede to the demands of the unlicensed moneylender in any way.

*An MDW found guilty of borrowing from an unlicensed moneylender will have her work permit revoked and barred from working in Singapore.*



► **How can you help your MDW who has fallen victim to a loan scam?**

Advise your MDW to cease contact with the scammer. File a police report at the nearest Neighborhood Police Centre.

Show your support by telling your MDW to call MOM's helpline for MDWs at **1800-339-5505** if she requires someone to talk to in her native language.

[Learn more about staying safe from scams](#)

## 3 tips to help your MDW manage her money



### 1. Start with the basics

Educate your MDW about basic financial concepts such as budgeting, saving, and spending within her means.



### 2. Set goals

Motivate your MDW to set specific financial goals. Encourage her to start small and grow her savings.



### 3. Focus on her needs

Discuss the importance of distinguishing between needs and wants, and remind her to prioritise her spending.

Encourage her to download the **Money Management Guidebook**.

[Download the guidebook](#)



## Did You Know?

An MDW cannot take on a side job. She can only work for the household at the specified residential address in her work permit.

As Lunar New Year approaches, advise your MDW against taking on a side job such as providing cleaning services to other households.

[Learn more](#)



## Event Highlights

AEA(S) Activity

► **Getting To-Gather**  
21 Jan 2024, 10am-3pm

Come down to AEA(S)'s Fun Club with your MDW for a day of music and art activities at 10 Square. **Admission is free.**

[Learn more](#)

Aidha Workshops

► **Dealing with Stress**  
21 Jan 2024

Encourage your MDW to join Aidha's free workshop to improve her mental well-being through mindfulness and self-care, guided by an experienced Aidha Mentor.

[Register here](#)

Aidha Workshops

► **Understanding Debt**  
4 Feb 2024

Free workshop for your MDW to manage money wisely, avoid the traps of debt and understand borrowing rules.

[Register here](#)



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