



FINANCIAL FREEDOM AND CAPABILITY

PROFESSOR DR. CATHERINE S F HO

APRIL 8, XXXX

PRESENTATION OUTLINE

- **WHAT DO YOU WANT TO ACHIEVE IN LIFE?**
- **WHAT IS FINANCIAL FREEDOM?**
- **LIFE CYCLE HYPOTHESIS**
- **HOW DO WE ACHIEVE FINANCIAL FREEDOM?**
- **POSITIVE FINANCIAL HABITS**
- **8 KEYS TO FINANCIAL FREEDOM**
- **TIPS ON SAVINGS**
- **WHAT TO DO WITH SAVINGS?**
- **BENEFITS OF FINANCIAL PLANNING**

WHAT DO YOU WANT TO ACHIEVE?

- TAKE A LOCAL HOLIDAY BREAK
- HOLIDAYS IN FOREIGN COUNTRIES
- OWN A DREAM CAR
- OWN A DREAM HOME
- FIND A COMPANION AND START A FAMILY
- START A NEW HOBBY: SPA, PHOTOGRAPHY, SCUBA DIVING, SKIING, SAILING, CLUBBING ETC
- ENJOY COMFORTABLE RETIREMENT



**IF YOU ARE BORN POOR, ITS NOT
YOUR MISTAKE,**

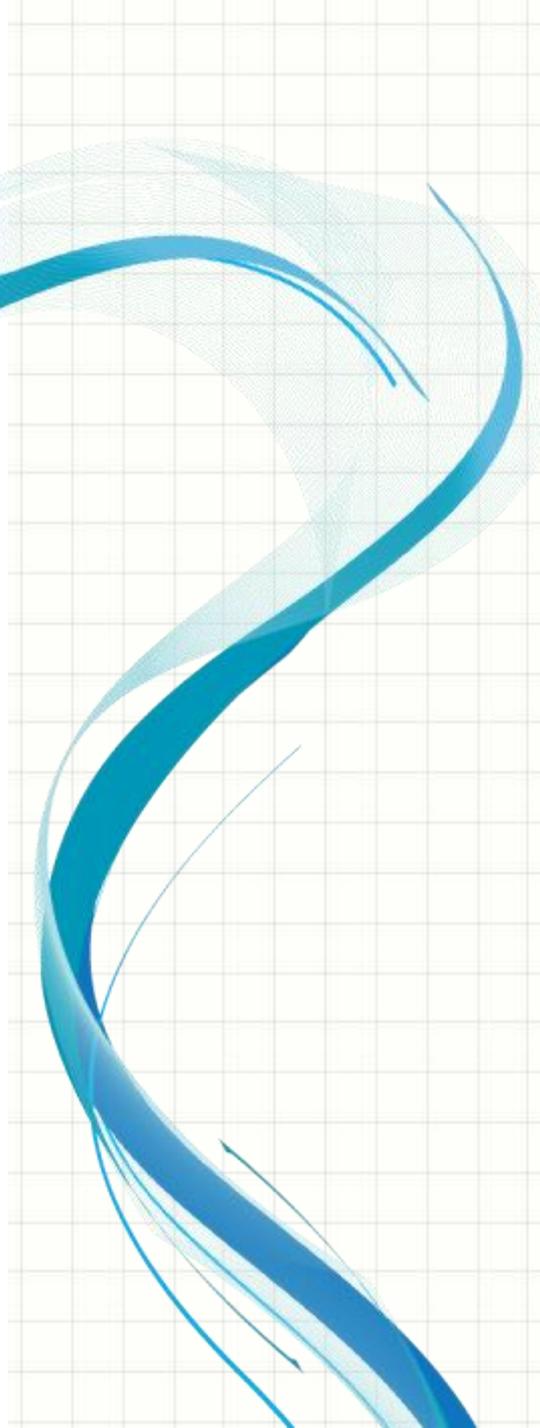
**BUT IF YOU DIE POOR, IT IS YOUR
MISTAKE.**

- BILL GATES





WHAT IS FINANCIAL FREEDOM?



***“WORKING BECAUSE YOU
WANT TO, NOT BECAUSE YOU
HAVE TO IS FINANCIAL
FREEDOM.”***

TONY ROBBINS



***“FINANCIAL FREEDOM IS
FREEDOM FROM FEAR.”***

***“IT’S NOT HOW MUCH MONEY
YOU MAKE, BUT HOW MUCH
MONEY YOU KEEP, HOW HARD
IT WORKS FOR YOU, AND
HOW MANY GENERATIONS YOU
KEEP IT FOR.”***

ROBERT KIYOSAKI



***“STAY IN YOUR BED AS
LONG AS YOU WANT.
YOUR MONEY JUST LEFT
FOR WORK.”***

MANOJ ARORA

FINANCIAL FREEDOM IS THE ABILITY TO:

- **BE DEBT FREE**
- **WALK AWAY FROM
EMPLOYMENT WITHOUT ANY
DEBT IN HIS/HER FINANCES**
- **TO LIVE A DREAM LIFESTYLE**
- **TO HAVE BOTH TIME AND
MONEY**

TO PAY FOR WHAT I LIKE..

**PICTURES OF CARS, HOUSE, LATEST PHONE,
CONDO, MATERIAL THINGS**

BE KNOWN & POPULAR

**PICTURES OF AWARDS, TITLES, HOLD HIGH
OFFICE AND POSITIONS**

NO WORRIES

**PICTURES OF WIDE SCENERY, DO
WHATEVER FUN DANGEROUS STUFF,
ETC**

STAY CONNECTED

**PICTURES OF LOTS OF FRENS, FACEBOOK,
TWITTER, PHONE TALKING, ETC**

HAVE FUN

**PICTURES OF HOLIDAYS, CONCERT, FAMOUS
PLACES, ETC**



RM800



RM700



RM400



RM100



RM600



RM200



RM100

The Reality is...
Everything in
Life Costs
A Lot!!!
RM\$\$++



RM100



RM250

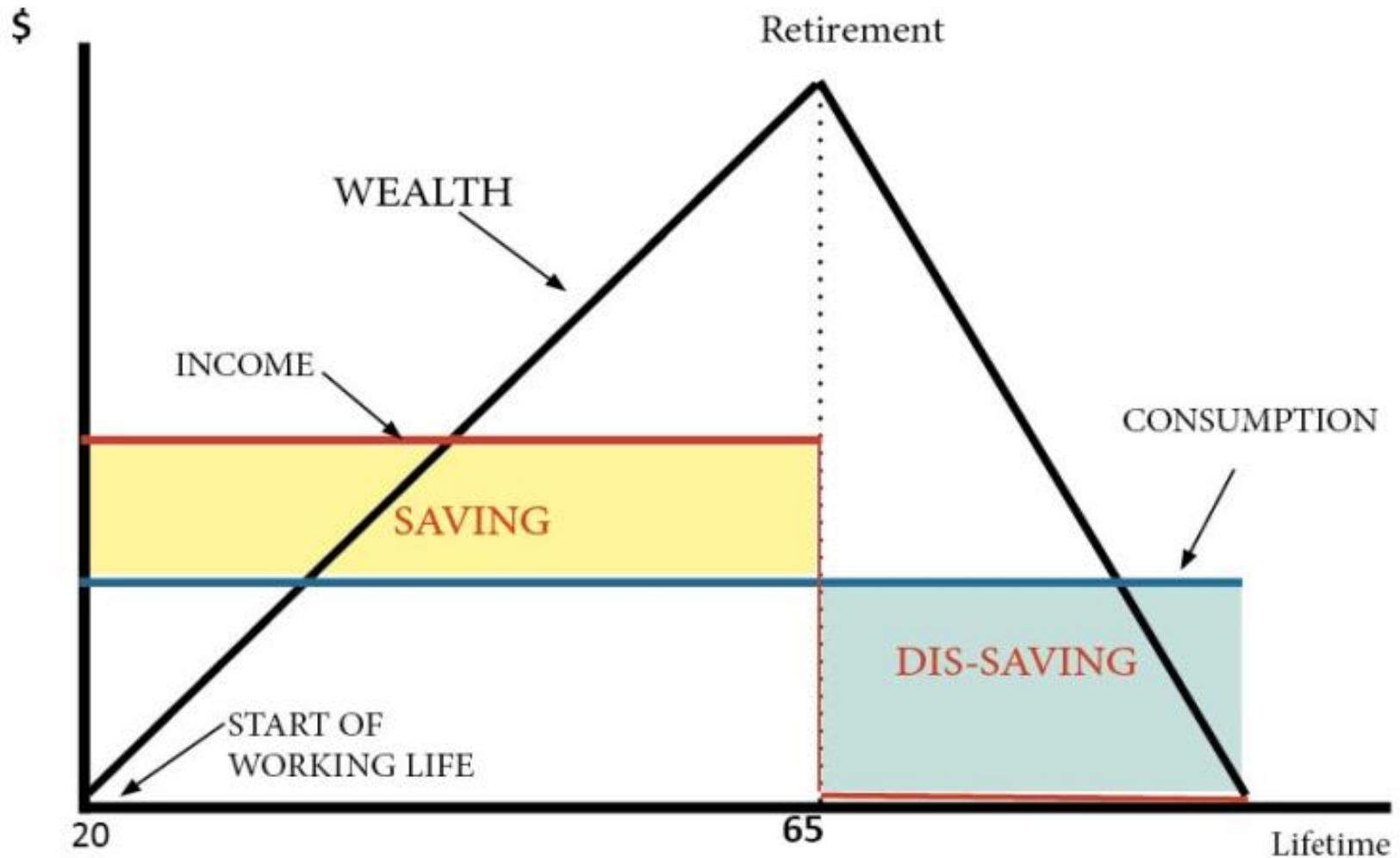


RM200



RM25

LIFE CYCLE HYPOTHESIS





WELCOME TO THE REAL WORLD

REAL WORLD PICTURE???