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Smart Money Moves for Good Financial Health in a Fast Changing World

Presented by,

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Head, Financial Planning,
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What is the source to your major financial stress at this moment?

What does it means to you?

Enter a word 25

Submit

Send a comment

Open Q&A

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What is the source to your major financial stress at this moment?

Not enough sleep	Broke	Lack of time
studies fees	studyy and moneyy	Wife
ok	ok	Parents
Where to start?	ok	My part job's income
Paying Mortgage n loan	High Living Expenses	insufficient allowance

15 187

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Mentimeter

What is the source to your major financial stress at this moment?

- Shortage of capital to invest in my capital market🥵🥺
- Debts
- study and food
- Debt
- Food Lifestyle Hanging out
- Stagnant income growth and high inflation
- Uncertainty Economic
- Wife
- Want to be financially independent, so I don't have to work. My investments will work for me, thus I'd like to travel.
- very horrible
- edu fees, daily necessities
- Rental
- Small savings
- Inflation price of goods

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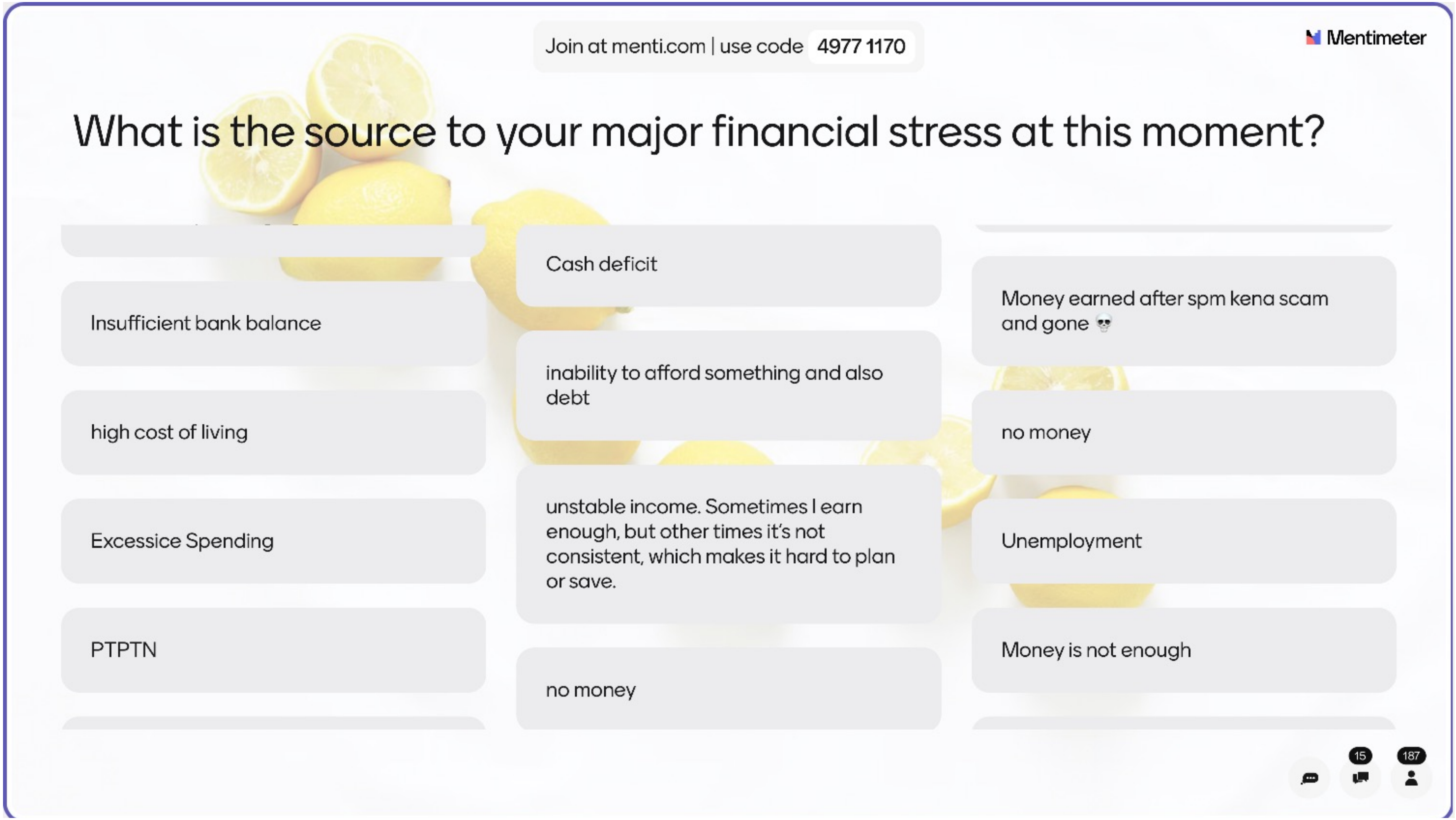
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Mentimeter
What is the source to your major financial stress at this moment?
Insufficient bank balance
high cost of living
Excessice Spending
PTPTN
Cash deficit
inability to afford something and also debt
unstable income. Sometimes I earn enough, but other times it's not consistent, which makes it hard to plan or save.
no money
Money earned after spm kena scam and gone 💀
no money
Unemployment
Money is not enough
15
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What is the source to your major financial stress at this moment?

- since I am a student, i have no consistent income :(
- ptptn & mafaship
- Unemployment and cost of living
- Debt
- No income
- study
- Takde duit
- yuran mahal
- Rising cost of living
- Education expenses
- Households debt
- Financial commitments
- cost of living and financial buffer.
- No money = no stress
- Education expenses

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What is the source to your major financial stress at this moment?

Family/ PTPTN funds

Mortgage

Money things are getting expensive but parent don't understand the pain of asking money again and again with them ...

Not enough money to do things I want to do (that are so expensive)

Not enough income

Shopping addiction

no income

study fees

PTPTN

Not enough money

education-related expenses such as tuition fees, transportation, and daily living costs.

not enough income

Hungry

Children

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What is the source to your major financial stress at this moment?

- Budi95
- Shortage of time
- what is that ? i have no idea that no my business
- I overspend my money on unnecessary things
- PTPTN Not enough money Too many
- Education fees
- spend too much per day on shopee
- Lack of time and no opportunity made known to make money
- dont have enough source of income
- food
- Study fee
- Education fees Car loan
- Expense more on unnecessary things
- high cost of living
- Daily expenses is over RM20

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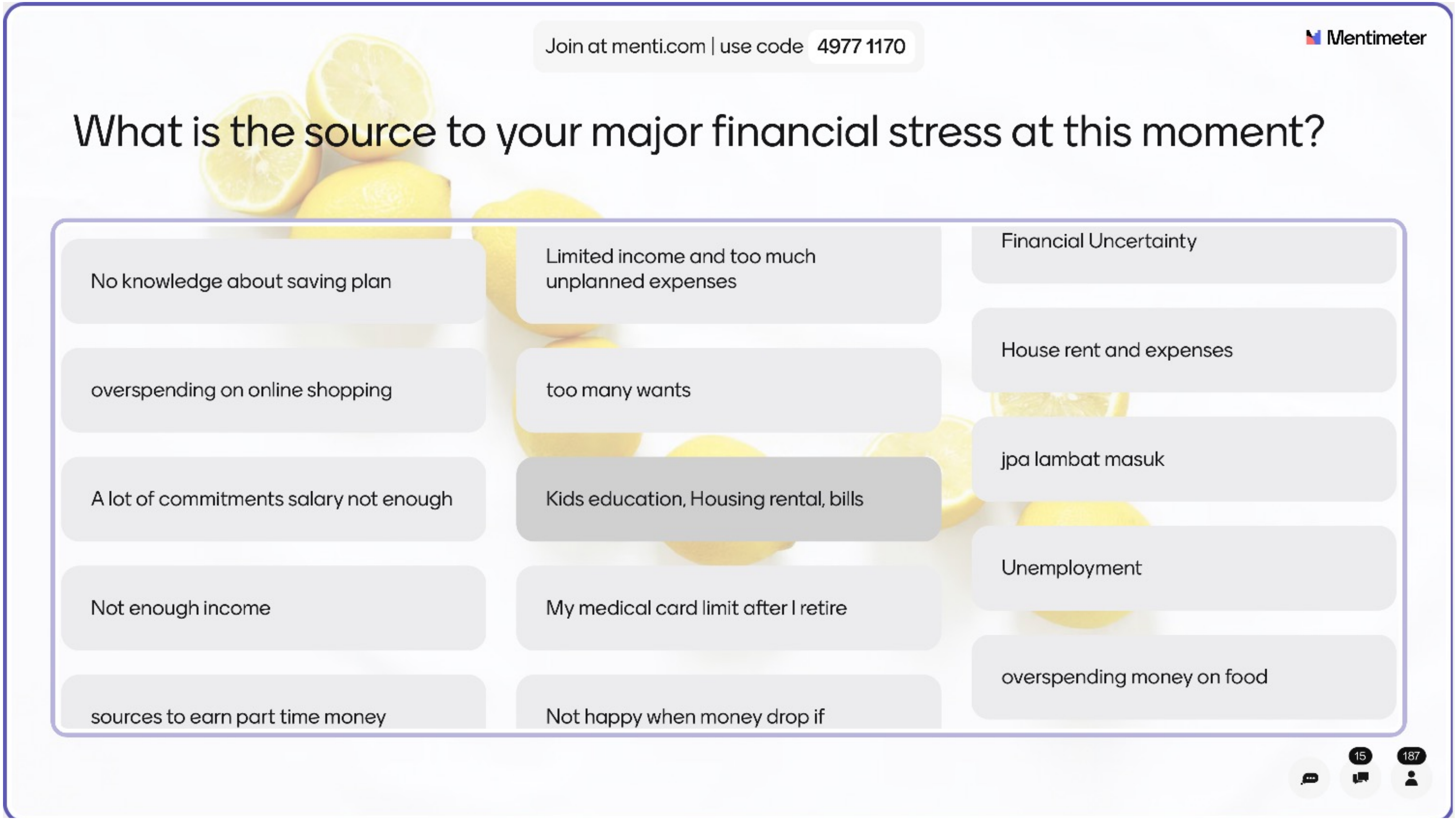
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What is the source to your major financial stress at this moment?
No knowledge about saving plan
Limited income and too much unplanned expenses
Financial Uncertainty
House rent and expenses
overspending on online shopping
too many wants
jpa lambat masuk
A lot of commitments salary not enough
Kids education, Housing rental, bills
Unemployment
Not enough income
My medical card limit after I retire
overspending money on food
sources to earn part time money
Not happy when money drop if
15
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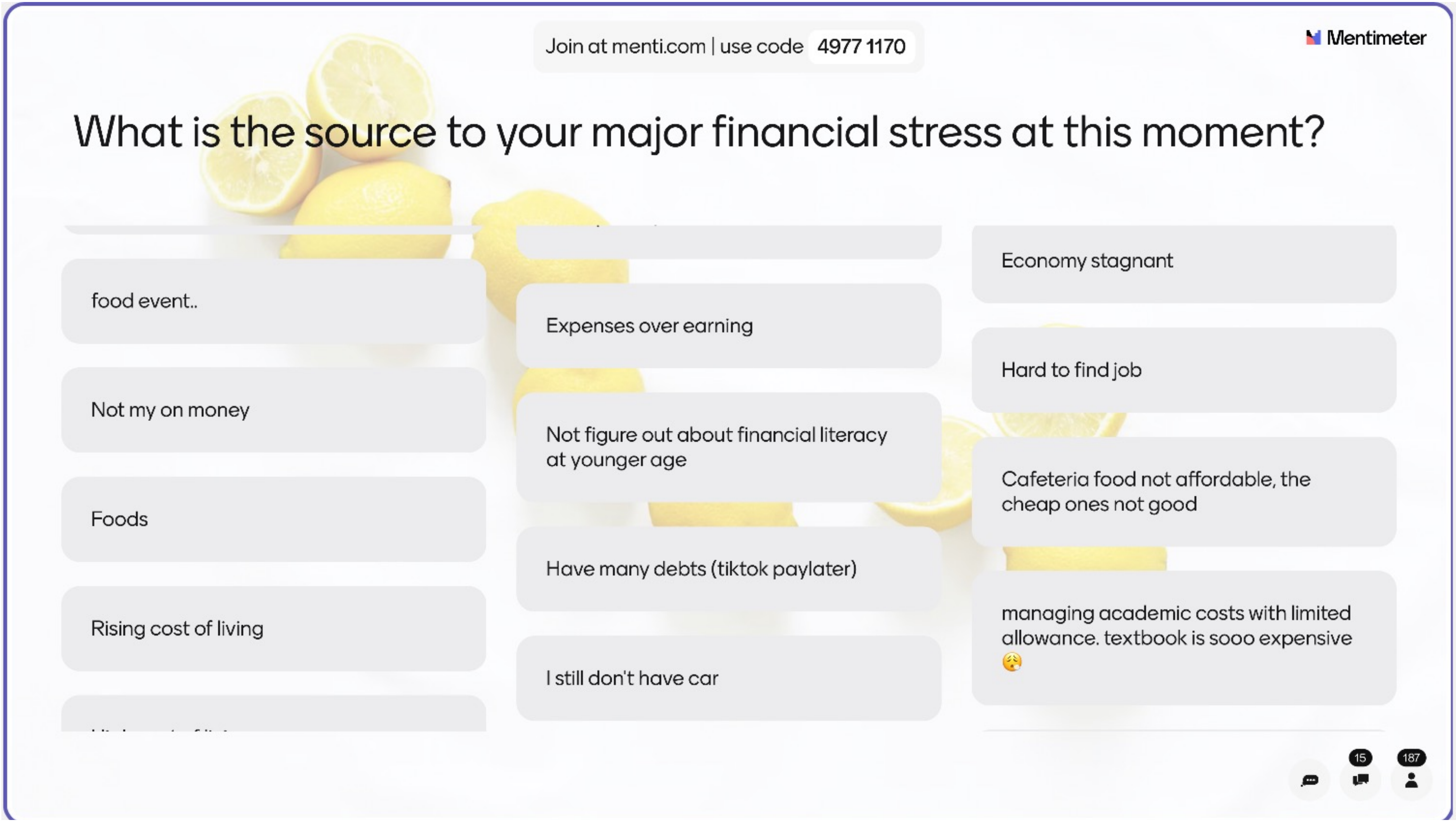
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Mentimeter
What is the source to your major financial stress at this moment?
food event..
Not my on money
Foods
Rising cost of living
Expenses over earning
Not figure out about financial literacy at younger age
Have many debts (tiktok paylater)
I still don't have car
Economy stagnant
Hard to find job
Cafeteria food not affordable, the cheap ones not good
managing academic costs with limited allowance. textbook is sooo expensive
15
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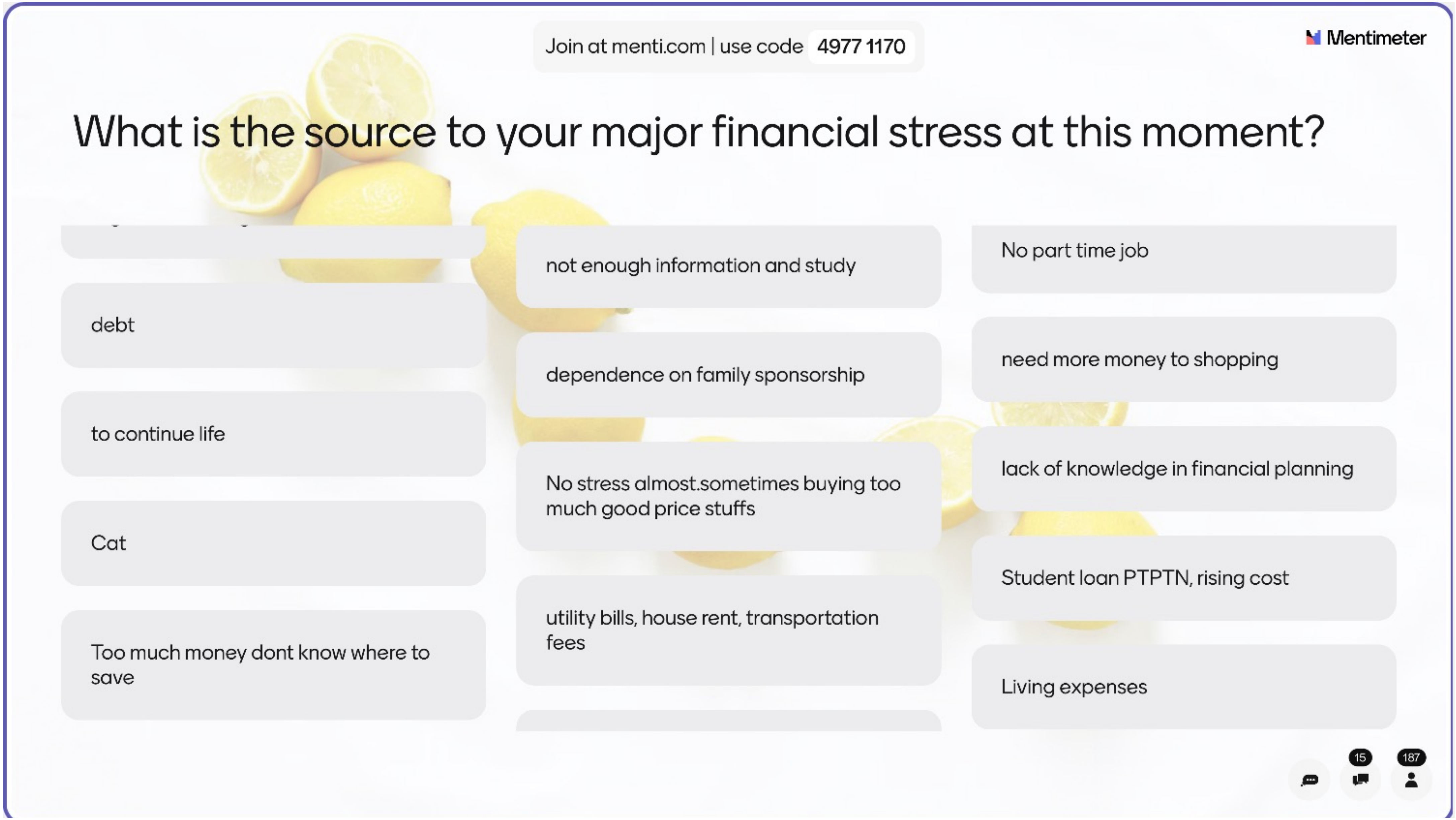

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Mentimeter
What is the source to your major financial stress at this moment?
debt
to continue life
Cat
Too much money dont know where to save
not enough information and study
dependence on family sponsorship
No stress almost.sometimes buying too much good price stuffs
utility bills, house rent, transportation fees
No part time job
need more money to shopping
lack of knowledge in financial planning
Student loan PTPTN, rising cost
Living expenses
15
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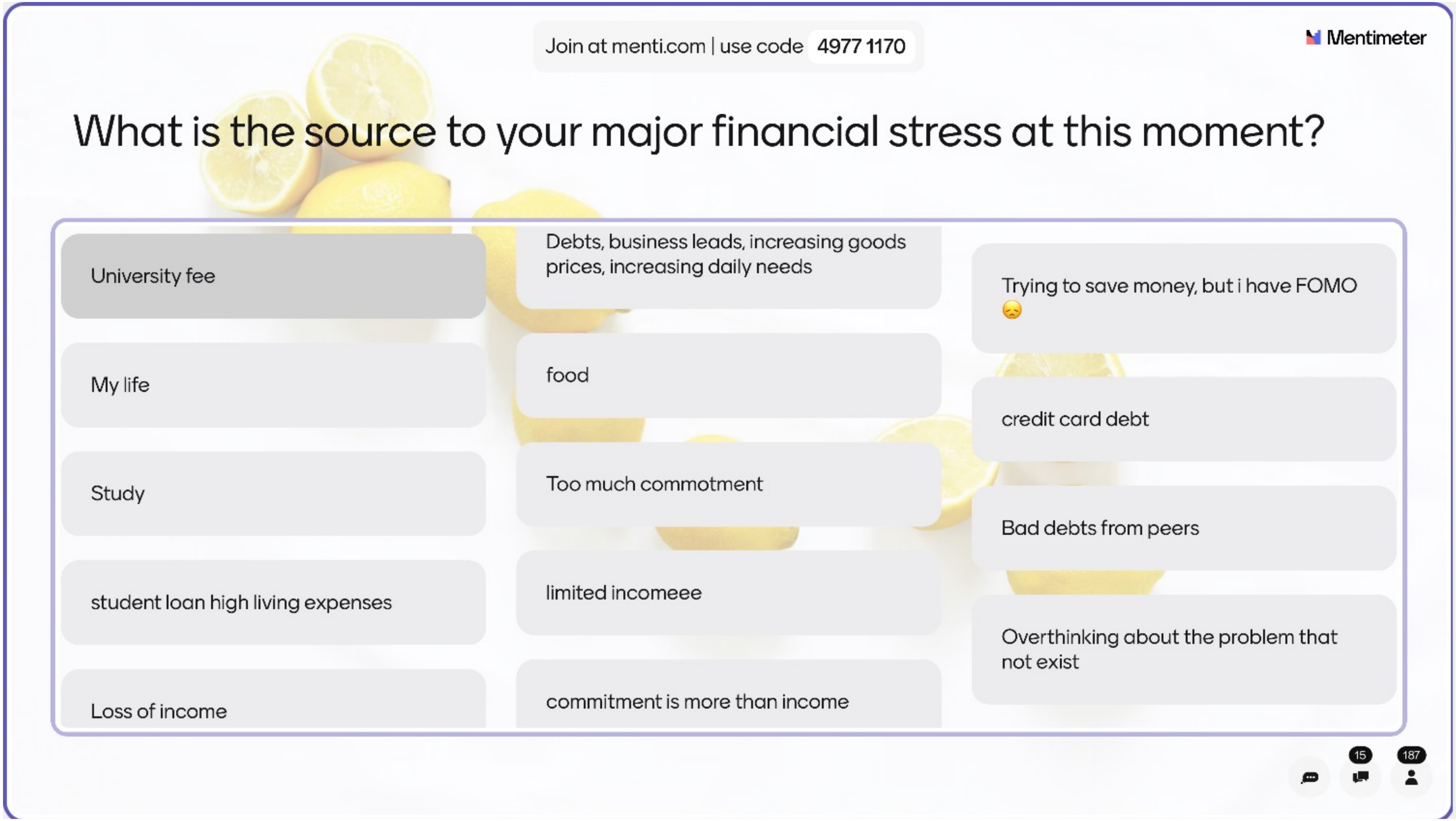

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What is the source to your major financial stress at this moment?
University fee
Debts, business leads, increasing goods prices, increasing daily needs
Trying to save money, but i have FOMO 😞
My life
food
credit card debt
Study
Too much commotment
Bad debts from peers
student loan high living expenses
limited incomeee
Overthinking about the problem that not exist
Loss of income
commitment is more than income
15
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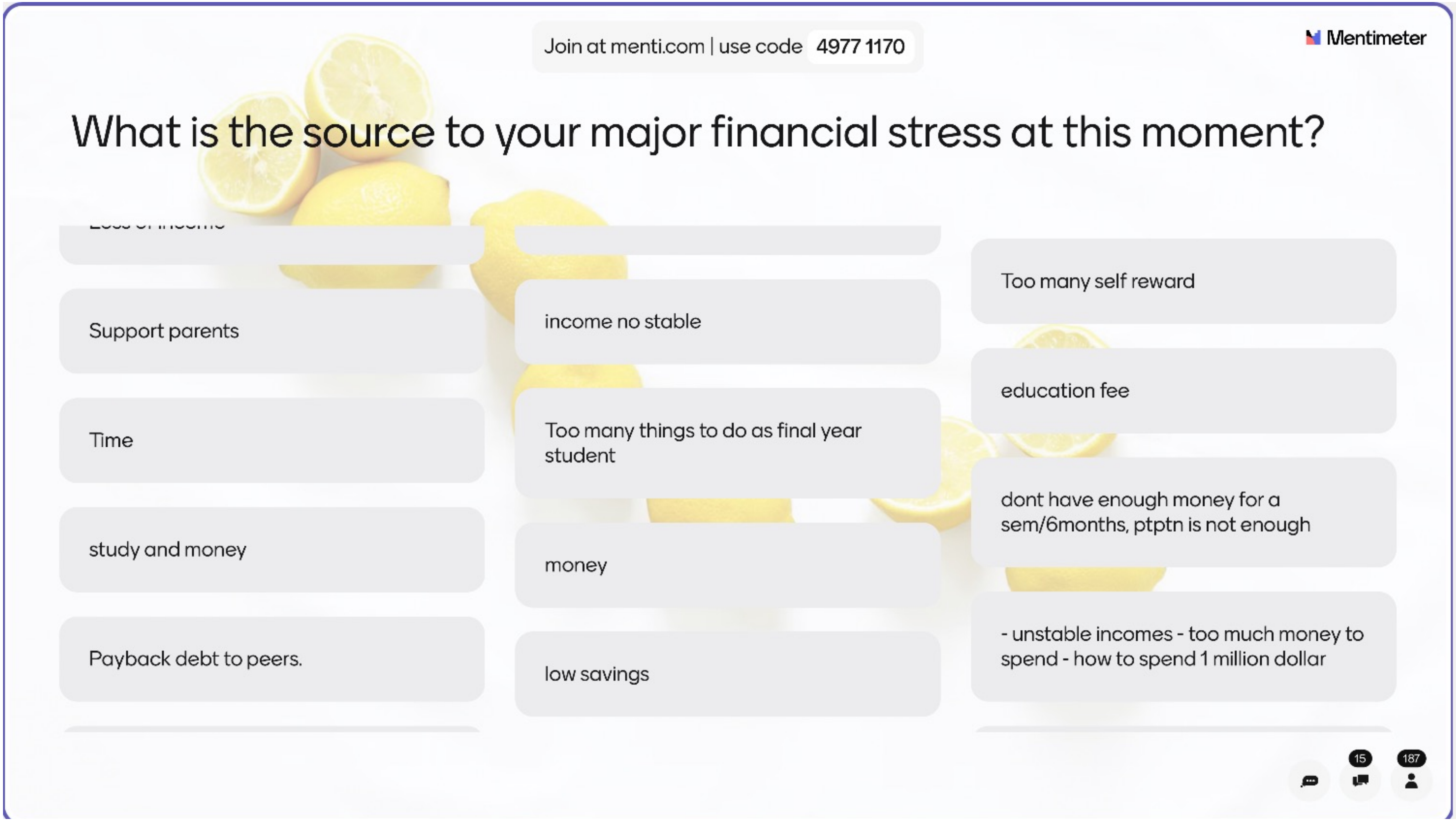
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What is the source to your major financial stress at this moment?
Support parents
Time
study and money
Payback debt to peers.
income no stable
Too many things to do as final year student
money
low savings
Too many self reward
education fee
dont have enough money for a sem/6months, ptptn is not enough
- unstable incomes - too much money to spend - how to spend 1 million dollar
15
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What is the source to your major financial stress at this moment?

stress about not enough money to shopping and travel. i am just a girl....

studies fee, the fee increase every year

stress with my self reward

Ptptn

.

Most of the goods are very expensive. So, we dont even can make a saving

Not enough time

Dont have time to find income

90 days payment term

ok

Study

my iphone was broke

High commitment

money

unexpected expenses that I made within a month

15

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What is the source to your major financial stress at this moment?

- study and money
- regrets of burn cost
- Peer pressure
- my partner
- studies, no enough time to work
- Stress about daily expenses
- Insufficient of cashflow
- transport
- too many wants, too little money
- my speakers in the front stage
- trying to balance my expenses and investing with my short of fund, since I am a student
- insufficient allowance
- Short on money which I used no study fees

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What is the source to your major financial stress at this moment?

- home rental
- Limited savings
- tuition fees
- Unsufficient money / income
- wants pricey food
- I want to save money but my stomach want dessert
- Girlfriend
- Insufficient allowance , limited income
- Rise of living expenses
- Time
- No stable resource
- Girlfriend
- Broke

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What is the source to your major financial stress at this moment?

- not enough money
- stress about upcoming salary in the future
- financial health
- Save at least RM40k before graduation.
- Rise of living expenses
- .
- my shopping addiction
- u the people let me stress
- No proper knowledge about managing money
- To much thing want to buy
- Study and money
- saving for future goals like buying a house
- studies fees

15

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What is the source to your major financial stress at this moment?

Save at least RM40k before graduation.

freedom

Living expenses

no money

No proper knowledge about managing money

$$$$$$$$$$$$$$$$$$$$$$$$$$$$
$$$$$$$$$$$

na

No money

studies fees

Free palestine

Insuuficient money due to college to cover up cost of living

I am feels not enough sleep.

15

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How Financial Stress Affects Our Mental Health?

Sources: *Financial Health Network*

Why Do We Struggle with Money Despite Knowing What to Do?

Many people have financial knowledge but still make poor decisions.

Financial behaviors are driven by emotions, habits, and brain function.

Today, we'll explore how psychology and neuroscience impact financial well-being.

Topic Outline:

- ❑ **Introduction**
- ❑ **How We See Money**
- ❑ **Foundations of Good Financial Health**
- ❑ **Smart Money Moves for Good FinHealth.**
- ❑ **Q&A**

About the Presenter:

Kevin Neoh *CFP®, CeFC (UK)*

Certified Financial Coach, Licensed Financial Planner

- Kevin is a financial planner and financial coach who specialises in providing comprehensive financial planning to families, working professionals & retirees.
- Work with people to support them to save more, reduce debt, and transform relationship with their money.
- Awarded the Malaysian Financial Planner of the Year Award in 2016 and 2017.
- Talk about #FinancialHealth, #FinancialWellbeing and #FinancialLifePlanning on LinkedIn.

Disclaimer:

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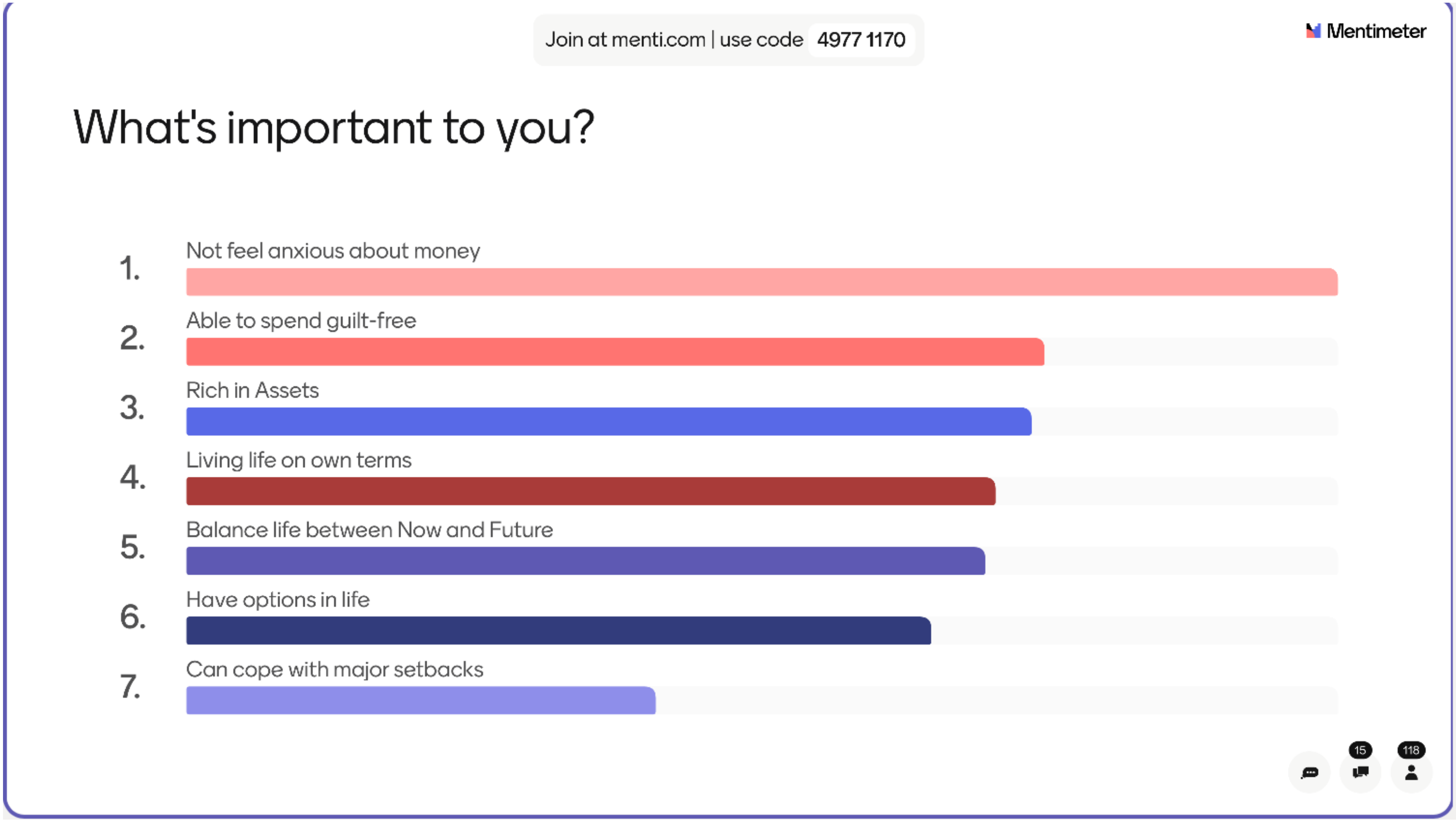
How We See Money

What Does Financial Success means to you?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What's important to you?
1. Not feel anxious about money
2. Able to spend guilt-free
3. Rich in Assets
4. Living life on own terms
5. Balance life between Now and Future
6. Have options in life
7. Can cope with major setbacks
15
118

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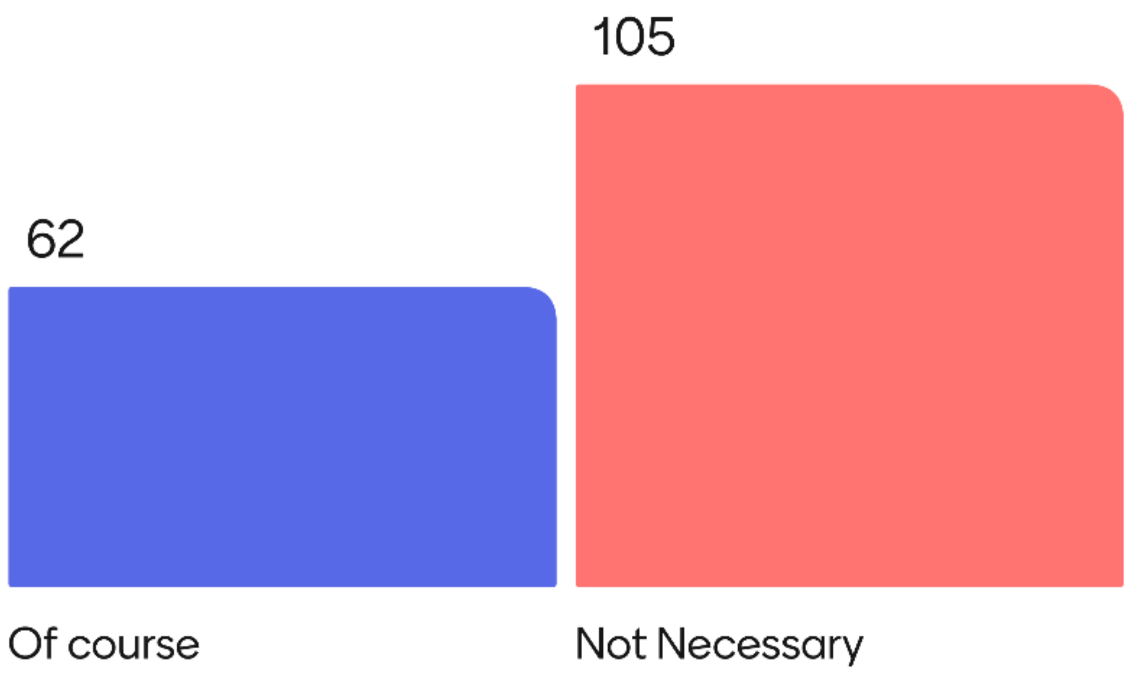
What's your thought on this?

Higher Income = Better Financial Health



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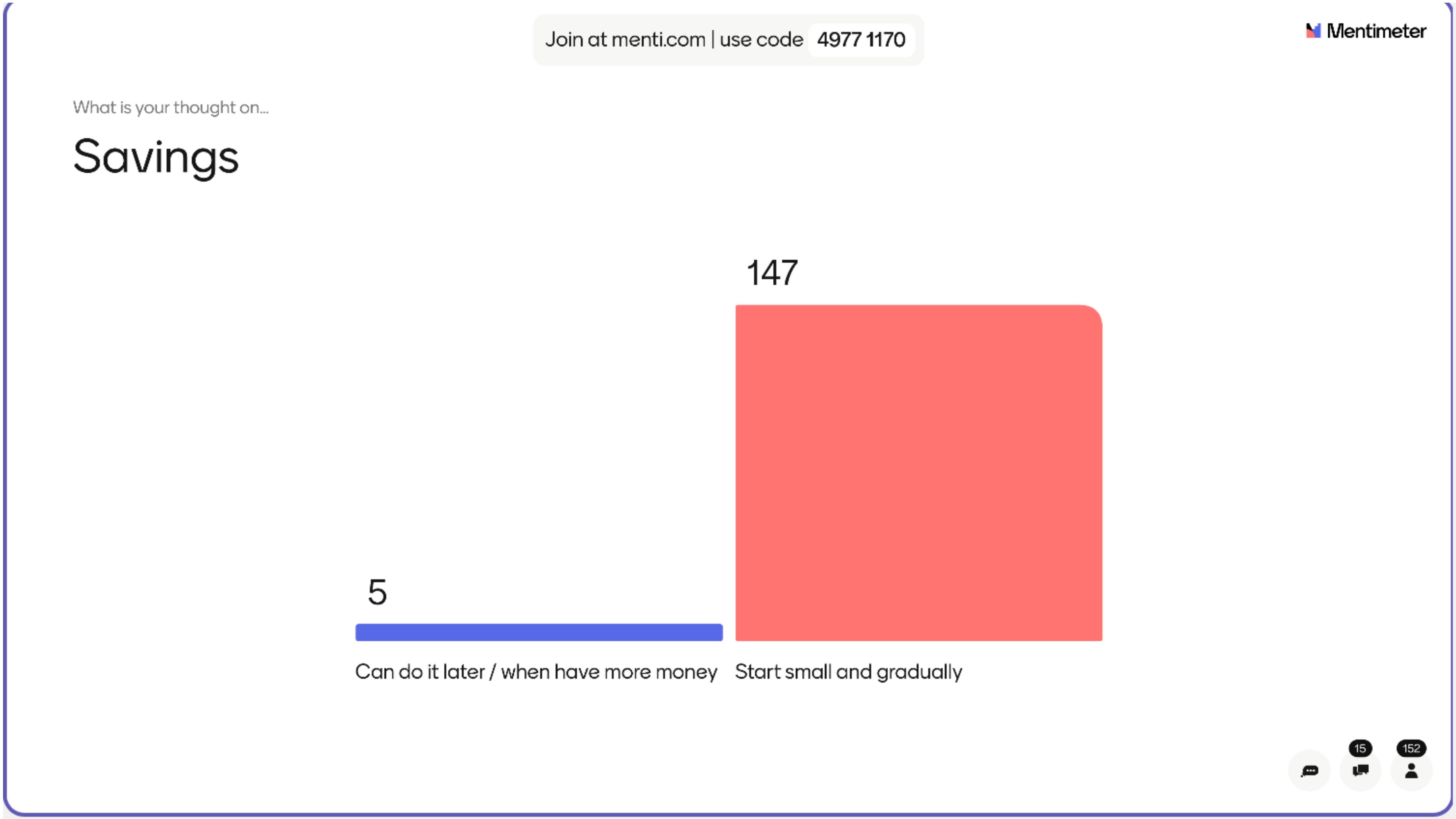
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Mentimeter
What is your thought on...
Savings
147
5
Can do it later / when have more money
Start small and gradually
15
152

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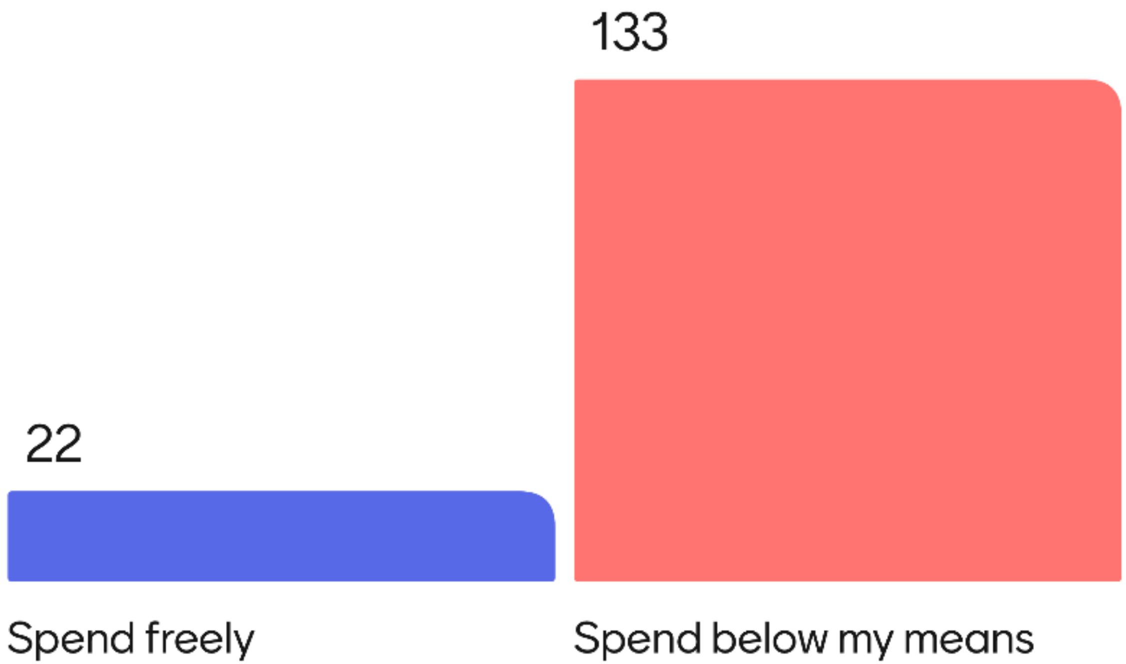
What is your thought on...

Spending



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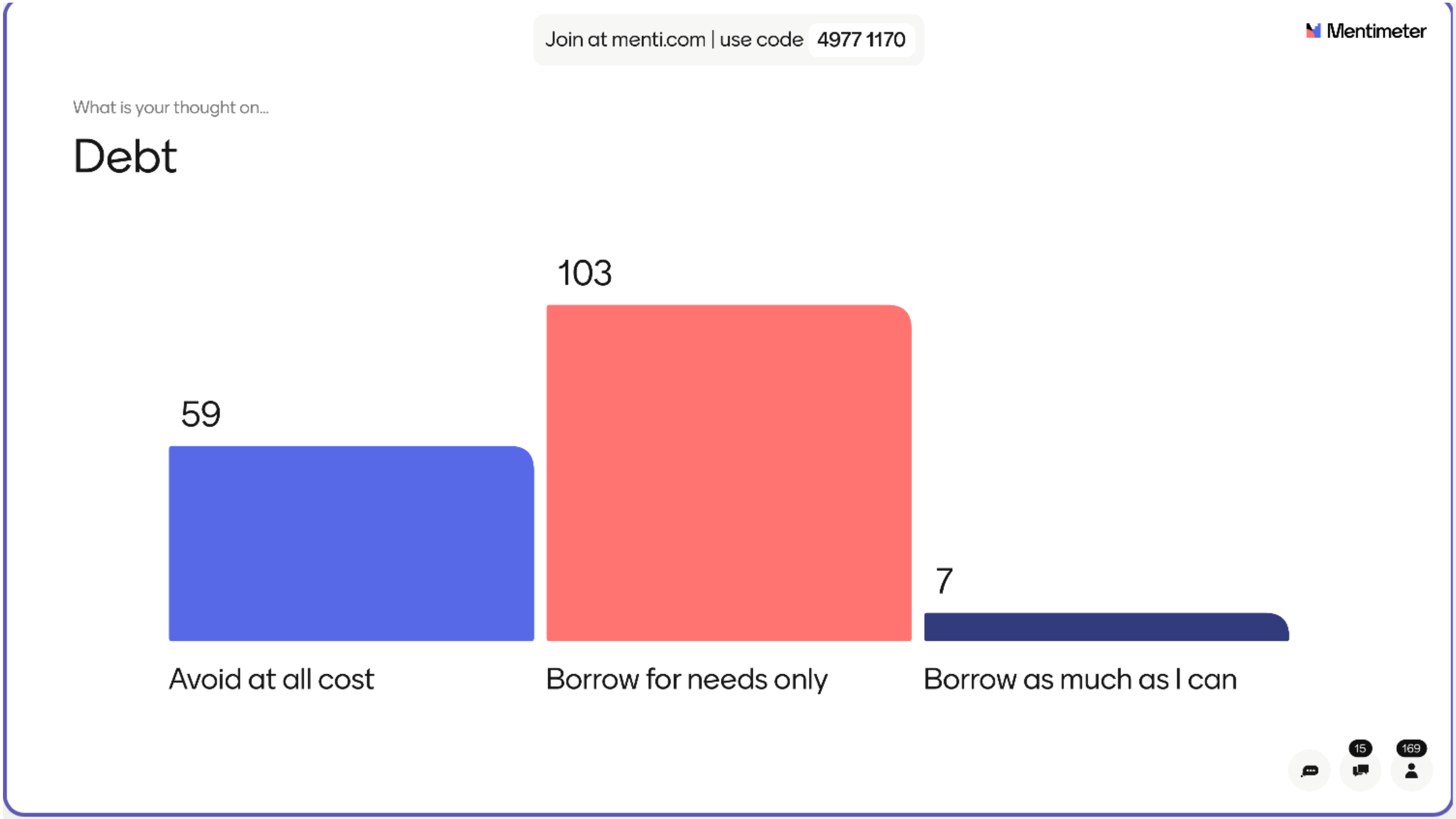
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What is your thought on...
Debt
59
103
7
Avoid at all cost
Borrow for needs only
Borrow as much as I can
15
169

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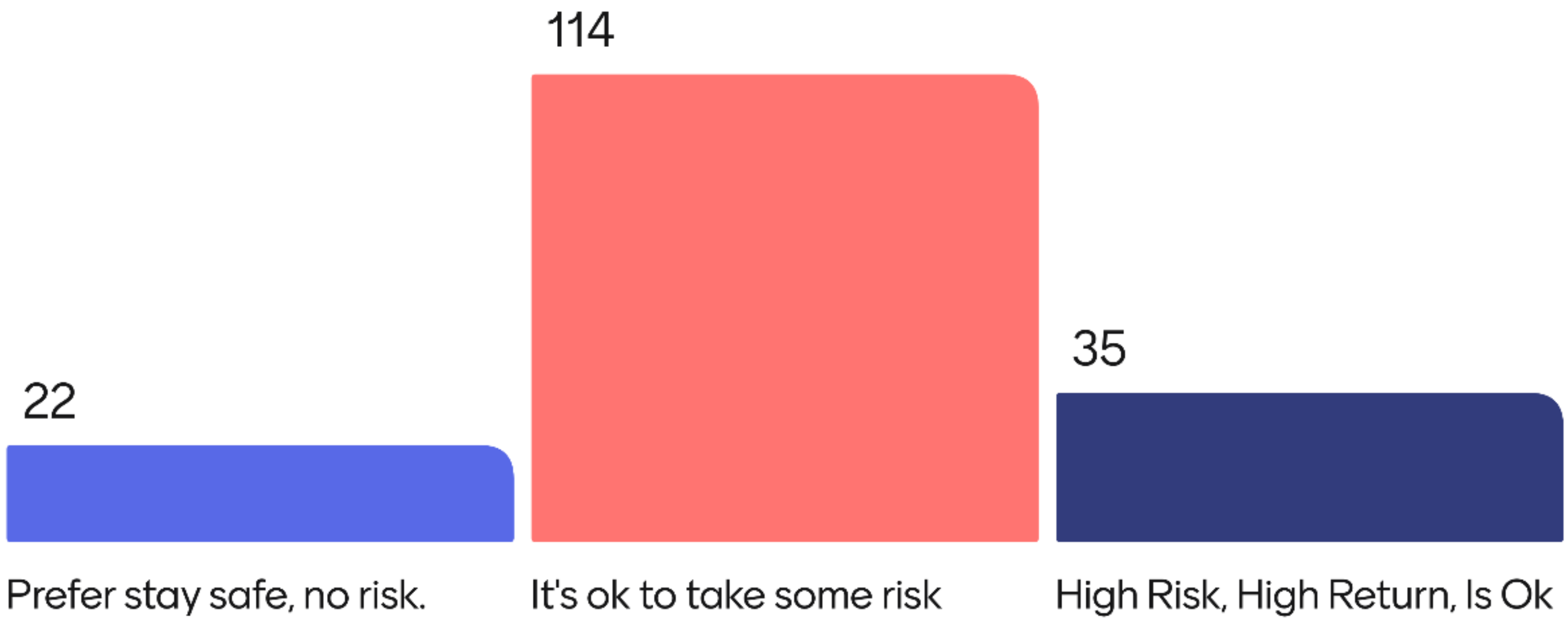
What is your thought on...

Investing



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Our Belief Creates Our Reality

Example: More Money will Make Life Better

1️⃣ **Belief** → "If I have more money, all my problems will be solved"
2️⃣ **Thoughts** → "Once I hit RM 15k a month / get the Bonus, I won't have financial stress anymore."
3️⃣ **Feelings** → Frustration, impatience, anxiety when financial issues persist despite higher income.
4️⃣ **Actions** → Chase after higher pay, side hustles; Neglects budgeting, spend time with loved ones etc.
5️⃣ **Result** → Financial stress remains high due to lifestyle inflation, lack of planning despite higher income.

It's a loop.

And unless you **rewrite the belief**, you stay trapped.

"We did what we think was right"

💼 **<u>Financial Snapshot</u>**

RM62,000 net annual income
💰 37% to savings
✅ 10% cash surplus monthly
💸 Able to spend on gifts, travel, daily needs comfortably

🧠 **<u>What's Really Going On?</u>**

😬 Struggles to spend without guilt
🧍 Must 'earn' my comfort and spend on self
🥗 Hesitates to buy nourishing food or simple treats
😕 Gives freely to others but hard to give to herself

👧 **Childhood Messages About Money**

- "Don't order drinks"
- "Every sen counts"
- "Eat less to save more"

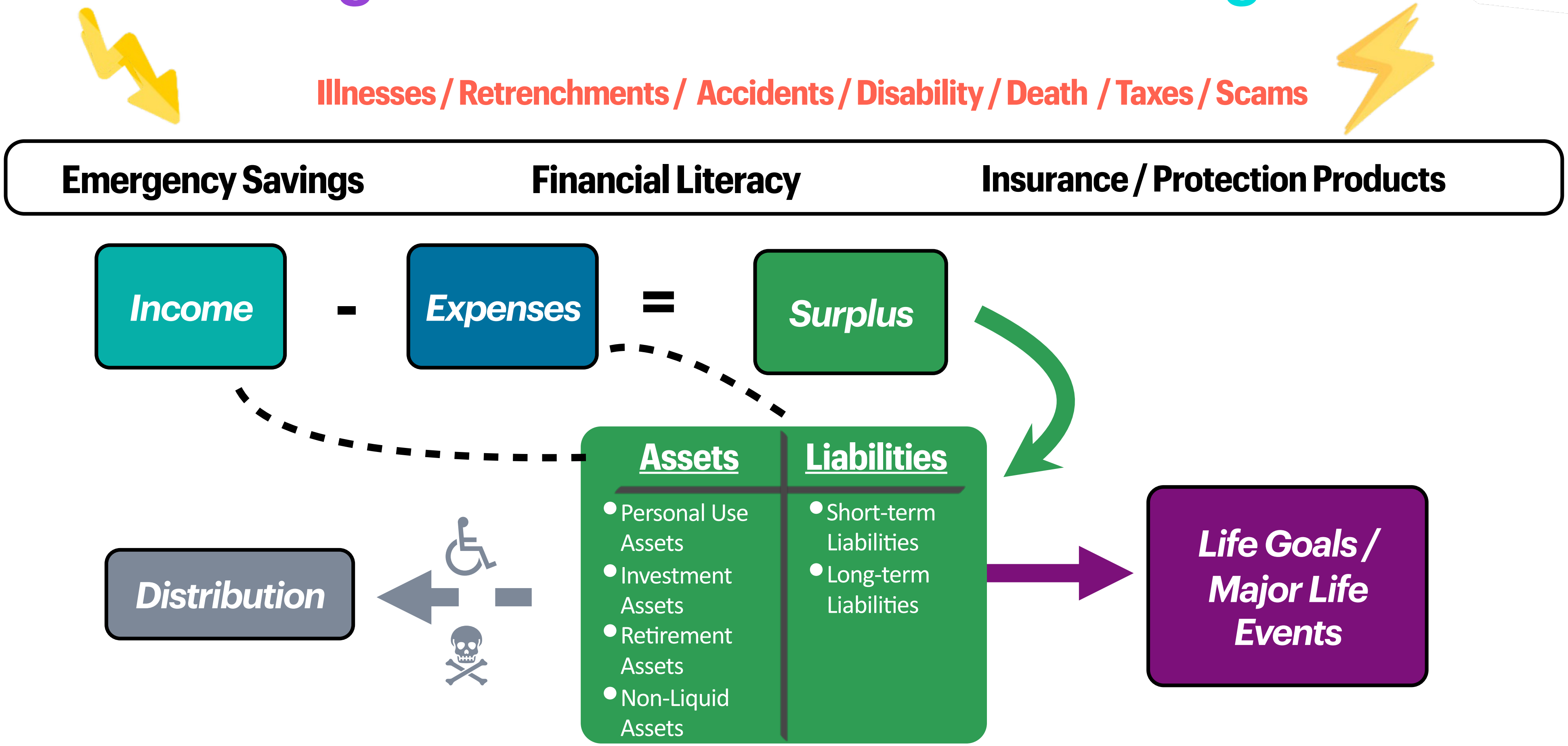
- 💒 Give generously to church and others
- 😵‍💫 Grew up feeling conflicted: *sacrifice is noble, self-comfort is selfish*

🌱 **Breakthroughs Through Coaching**

- 🎯 Gained awareness of inherited beliefs
- ✨ Reframed:
  - "Saving and spending can coexist"
  - "I can enjoy even small wins"
  - "Not all value is visible"
- 💞 Started guilt-free spending on nourishment, wellness, joy

Foundations of Good Financial Health

Big Picture of Financial Planning



Kevin Neoh

Smart Money Moves
For Good Financial Health

Financial Prosperity System – Key Principle

SIZE –
USE SMALL PLATE

A smaller plate, with same portion, will appears more filling

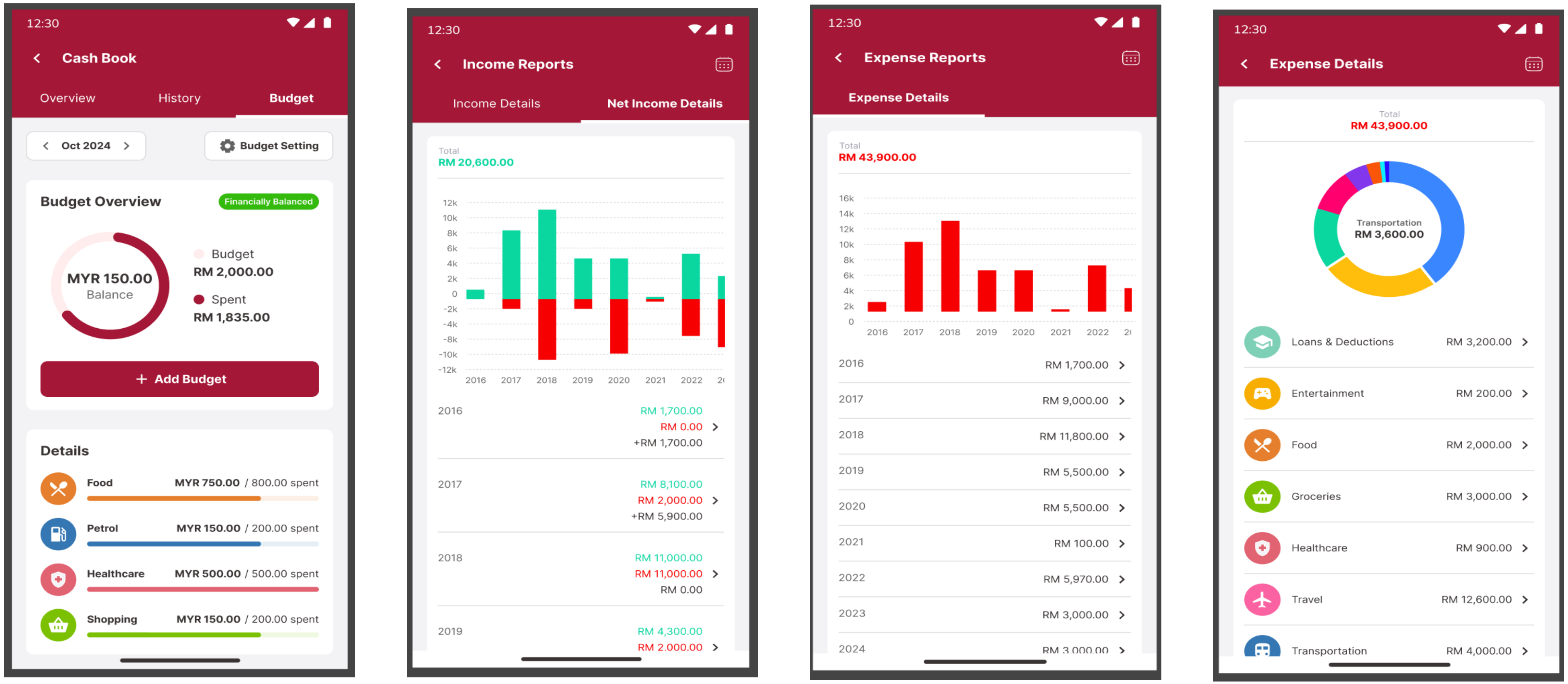
SEQUENCE –
CHANGE YOUR FIRST BITE

Start with healthier food
to fill up your 'quota', prevents over-eating

TEMPTATIONS –
REMOVE + AVOID

Remove exposure to unhealthy options
helps keep up with our intentions and commitments

Permission Creates Space for Guilt-free Spending



2. How Much or How Fast?

Who will have more savings?

🧑‍🎓 ***Amir – Monthly Income RM 3,000***

- Saves 10% → RM300/month
- Invests in something that gives **10% annual return**

👩‍🎓 ***Bella – Monthly Income RM 3,000***

- Saves 30% → RM900/month
- Invests in something safer with **4% annual return**

Projected growth rate is hypothetical.
This is not an invitation to make any investment.

Who will Have More Savings?

VKA Wealth Planners

🧑‍🎓 ***Amir – Monthly Income RM 3,000***

- Saves 10% → RM300/month
- Invests in something that gives **10% annual return**

👩‍🎓 ***Bella – Monthly Income RM 3,000***

- Saves 30% → RM900/month
- Invests in something safer with **4% annual return**

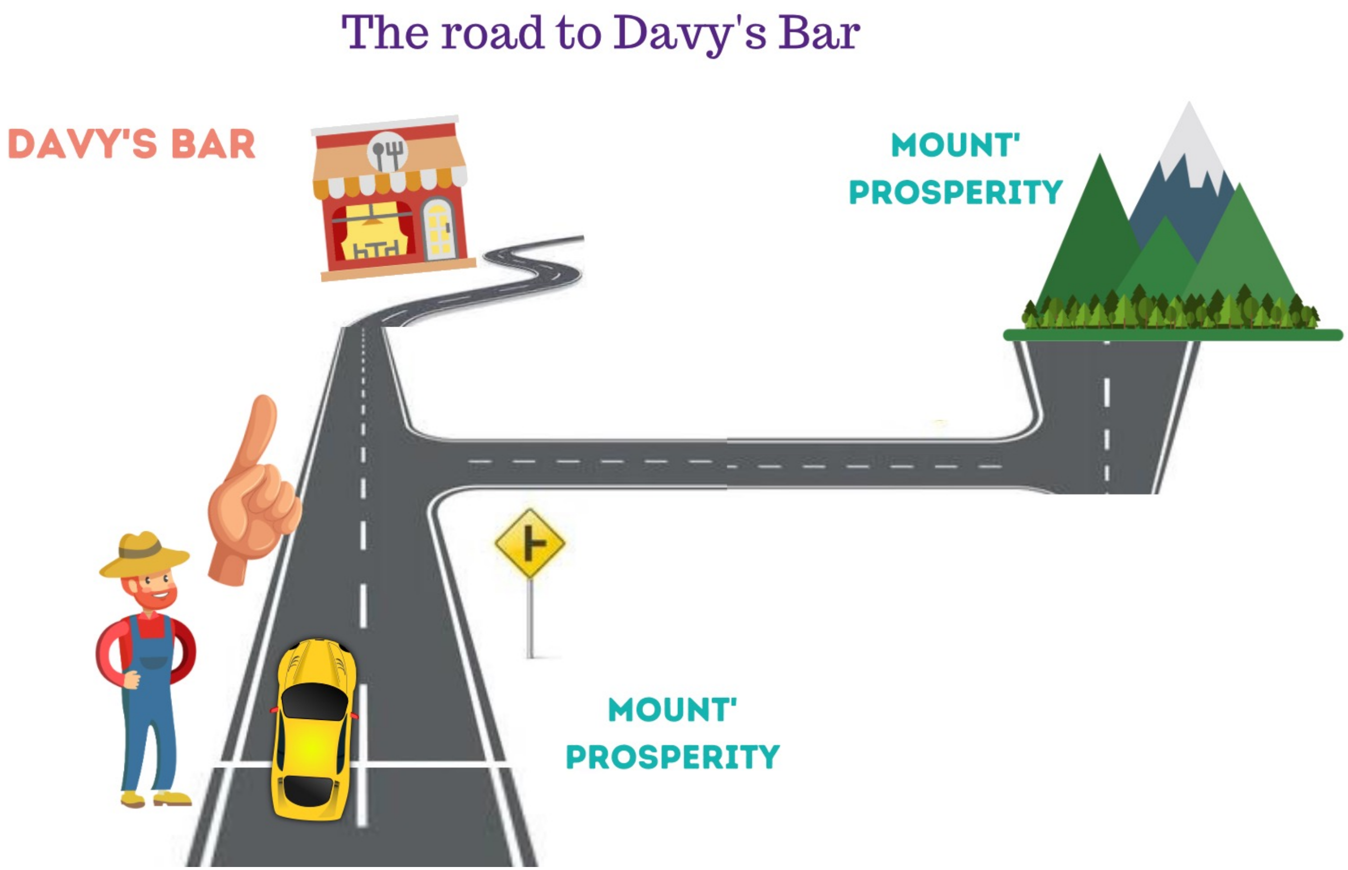
📈 **After 10 years:**

5.59% p.a. (20 years)
7.2% p.a. (10 years)

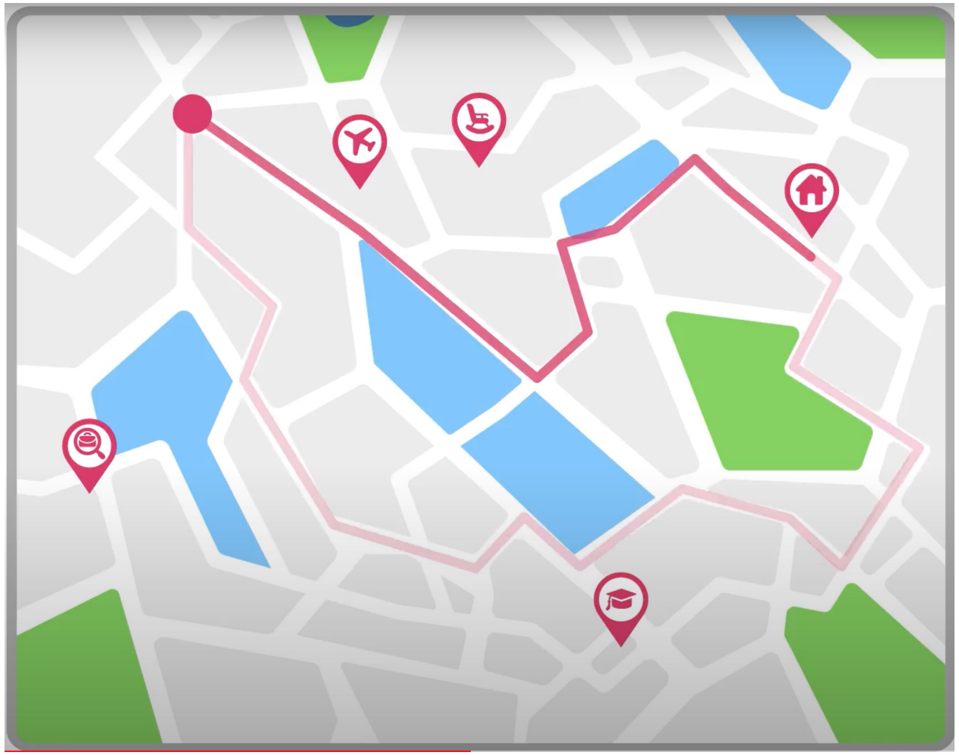
Individual	Monthly Income	Savings Rate	Monthly Investment	Projected Growth Rate	Total Saved	Savings Value After 10 Years	After 20 years	After 30 years
Amir	RM 3,000	10%	RM 300	10% p.a.	RM36,000	RM57,000	RM 149k	RM 385k
Bella	RM 3,000	30%	RM 900	4% p.a.	RM108,000	**RM129,000** ✅	RM 192k	RM 285k

Projected growth rate is hypothetical.
This is not an invitation to make any investment.

3. Get "Reasonable and Personalised" Advice



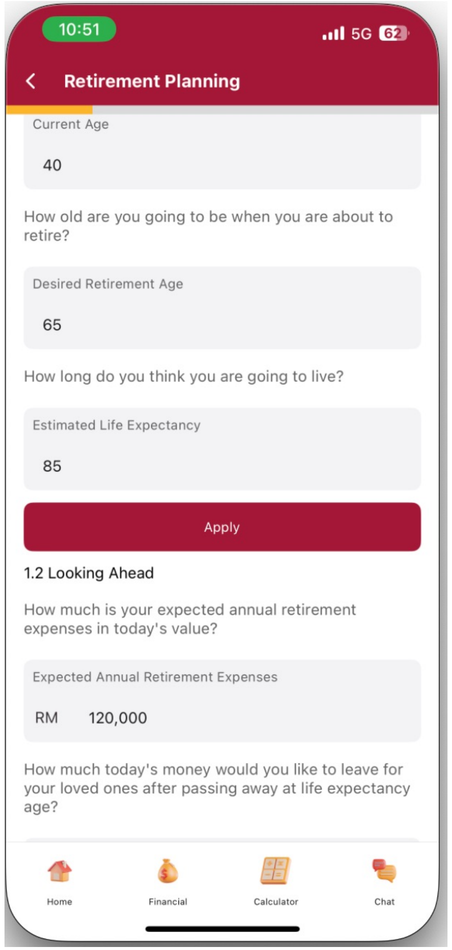
4. Have a Roadmap

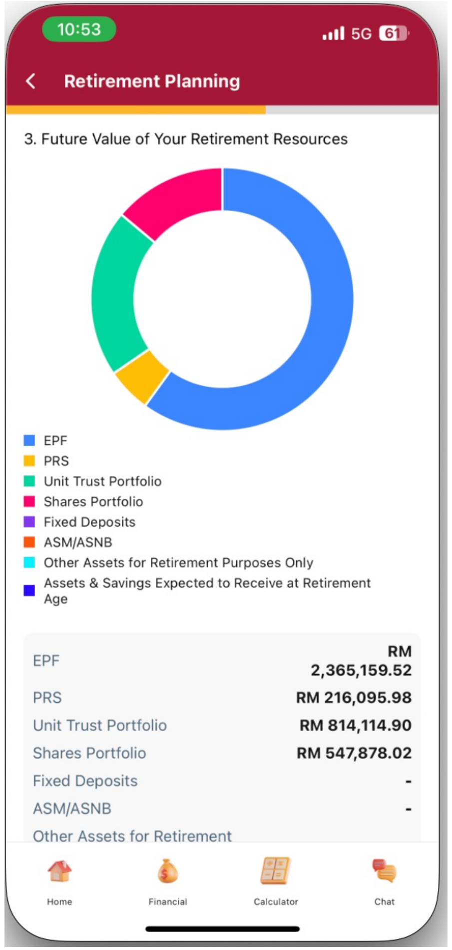


"Why after paying more, I still stuck for past 2 years?"

"I feel I am bad with money. I save in beginning of month, then I will have to 'un-save' before end of month"

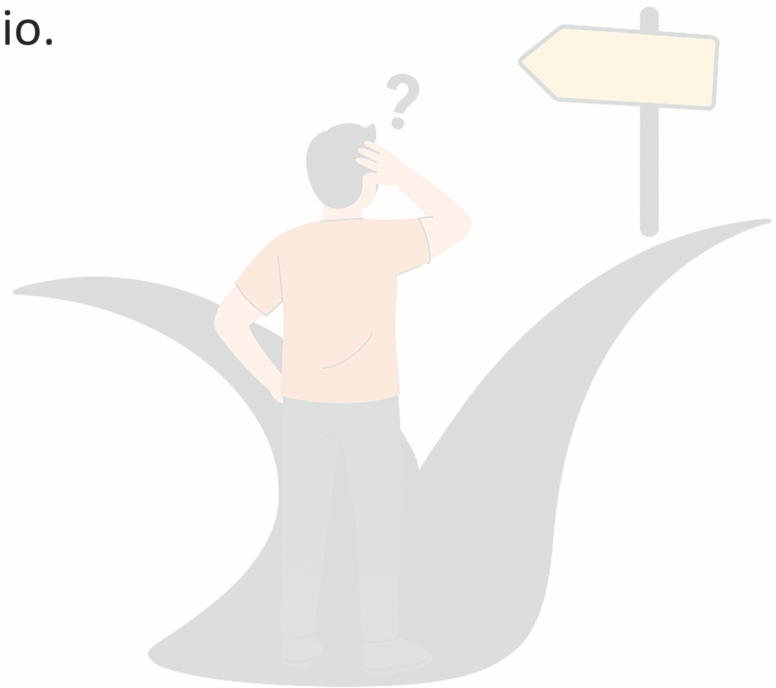
Clarity Matters





And….

- When you feel too comfortable, it's time to make yourself uncomfortable.
- Don't over commit your income. Leave room and space for flexibility.
- It's better to PREPARE than DESPAIR.
- Diversification – Financial Portfolio and Life Portfolio.
- Don't rely on Past Success logic.
- We learn everyday. Learning never stops.



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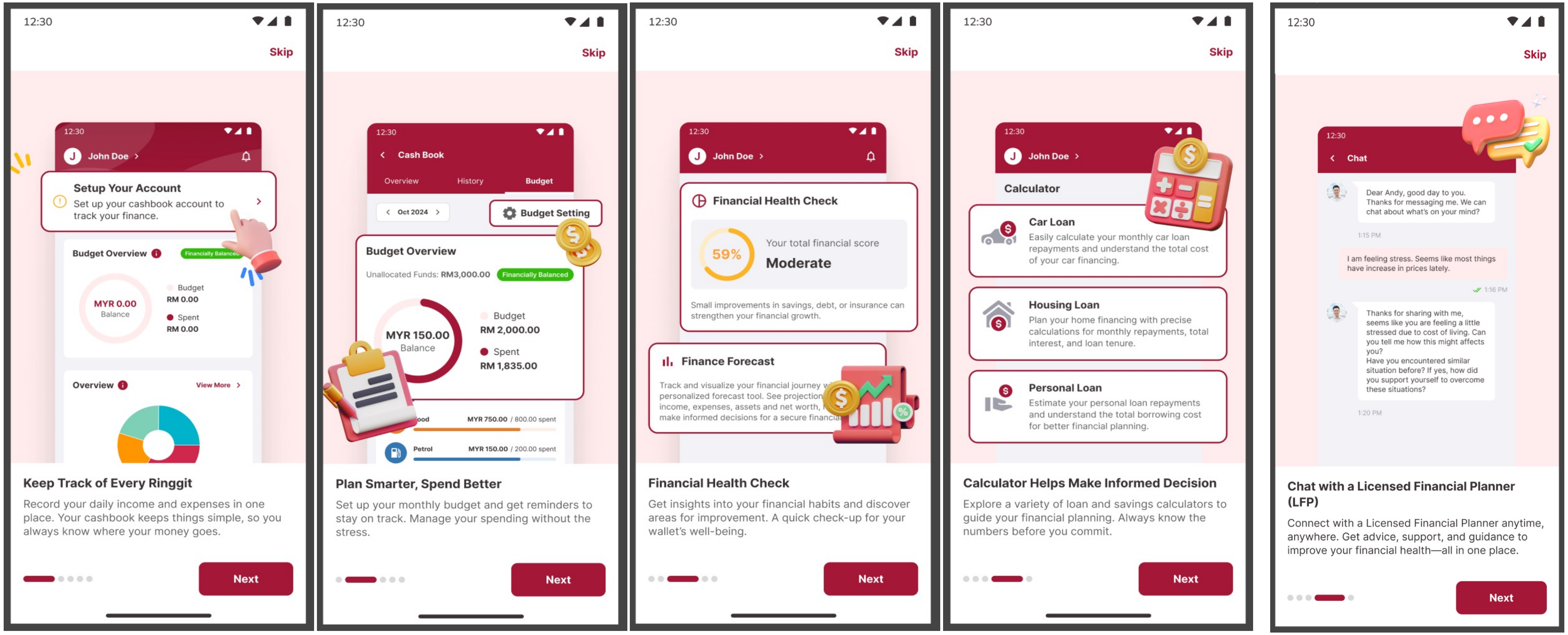

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Evaluation

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📊 😄 Webinar / Financial Talk
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Thank you.

Q & A