

MY MONEY AND ME GUIDE 2024

I congratulate the Malaysian Financial Planning Council (MFPC) on taking the bold step of developing this Financial Planning Guide to provide comprehensive and accessible information on various aspects of financial planning to the person-in-the-street. It is a guide which is designed for the ordinary consumer, to empower individuals from all walks of life to make informed financial decisions, and achieve greater financial security and well-being.

Financial planning used to be considered as something relevant only to those who were already well-off or had assets which required managing. Today, however, financial planning makes sense to everyone, as we must provide for ourselves and our loved ones in an environment of uncertainty and disruption. Financial planning, with its focus on preserving value and sustaining growth, becomes a necessity.

This resonates completely with the MADANI Economy framework, which seeks to strengthen all aspects of the lives of ordinary consumers. With its focus on financial planning, including aspects like financial statement analysis, debt management, risk management & insurance planning, investment planning, tax planning, estate planning, education planning and retirement

planning, MFPC's My Money and Me, Financial Planning Guide 2024 is well-positioned to strengthen the financial literacy of all Malaysians.

I commend MFPC on its ongoing efforts at increasing the financial literacy of Malaysians particularly through its UNESCO commended My Money and Me programme. It is my hope that through the Council's appointment by UNESCO Entrepreneurship Education Network (EE-Net) as the Chair in Malaysia for a three-year period (2024-2027) your programmes will further help Malaysians to comprehend the basics of personal financial management.

The guide is endorsed by the Financial Education Network (FEN) of Bank Negara Malaysia (BNM), the Securities Commission (SC), the Life Insurance Association of Malaysia (LIAM) and the Malaysian Takaful Association (MTA).

The My Money and Me, financial Planning Guide 2024 is yet another example of MFPC untiring efforts to improve financial literacy, uplift the economy and improve the well-being of all Malaysians. I look forward to seeing more of such creativity and innovation in the future.

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