

Get Organised and Start Saving Money!

March 7th, 2009



Have you ever wondered why there is never enough space in your wardrobe, fridge, kitchen, storeroom, bedroom, study room, or living room?

You or your family spend money and accumulate stuff at home and forget about it or not use after awhile.

What makes you accumulate things? Is it because of emotional needs, bad habits or being a compulsive shopper?

The simple answer is in YOU!

Do you know the daily mistakes you make that drain away your money?

Chances are - you don't. Worse, those same mistakes will not only hurt your personal finances, but YOUR ENTIRE FAMILY'S WEALTH as well, as your family is probably also doing the same mistakes that you did, and will also LOSE MORE MONEY than you have in your bank account, now and in the future!

Should you gamble with your financial reserve now by a wait-and-see attitude?

Of course not. But let's face it, in the current economic crisis, it is even more crucial that you take immediate action. You can't change the world, but you can change your financial destiny by taking charge of your life and your money!

However, there is a major difference between taking action, and taking the right actions. And the sad truth is that most people simply don't know what the right actions are, before taking them. They may also think they know, but they really don't. Worse still, the daily actions taken by people are some of the most dangerous things that create financial failures for them.

You can easily discover all these mistakes in just 1 day at a unique but very valuable interactive workshop on this very topic. You will learn what you can do right now to make things right for yourself and your family.

**Saturday, 7th March 2009 8.30am – 5.30pm
At the Lifestyle Café Taman Tun Dr Ismail, Kuala Lumpur**

Course fee only RM350 per person. Tea break and lunch provided.

- Early birds RM330 per person (if booked before 21st February, 2009)
- Couples: RM600
- Groups of 2 persons or more 10% group discount

Who should attend: Individuals, families and couples who want to save money!

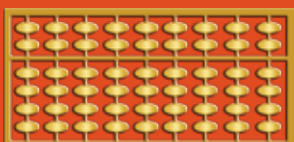
Hurry! Bookings close on 28th February 2009.

For registration please call:

Catherine Wong hp no.: 012389 2283 or Carol Yip hp no.: 012 208 5090

Email: info@AbacusForMoney.com or book online at :

www.AbacusForMoney.com/workshop-registration.htm



www
AbacusForMoney
com



1-Day Workshop

Your facilitator, Carol Yip is the CEO and Founder of Abacus For Money.

She has been recognized for her "Outstanding Career Achievements and Contribution to Society in the Finance and Commerce Sector" by The Malaysian Women's Weekly Great Women of Our Time Award 2008.

She is the author of "Smart Money User" and "Money Rules" book, and appears regularly on national television including NTV7 and RTM2 to talk on the topic of Behavioral Finance in Personal Money Management.

Carol was engaged for the education project driven by the Central Bank of Malaysia's Credit Counselling and Debt Management Agency ("AKPK") to educate people about their finances. The education program prescribed by AKPK has been approved by the Ministry of Higher Education, with whom she also co-wrote the "Money Sense" book published by AKPK.

In this 1-day "Get organised and start saving money!" workshop, you will discover:

- ✓ Why you can't organize your life, family and home to save money
- ✓ What you need to do to start getting organized
- ✓ How to start organizing your life and family to save money
- ✓ How to start organizing your home to save money
- ✓ When you should start getting organized

You will learn simple steps:

- ✓ To create positive belief system, behaviour and emotions towards money
- ✓ To learn your effective money management process and financial skills
- ✓ To get rid of your bad spending habits and bad debt management skills
- ✓ To create your personal financial philosophy and practical financial disciplines
- ✓ To work out your cash flow to pay credit card debts and loans
- ✓ To calculate your retirement fund as your lifestyle and living need changes
- ✓ To write your practical Financial Action Plan

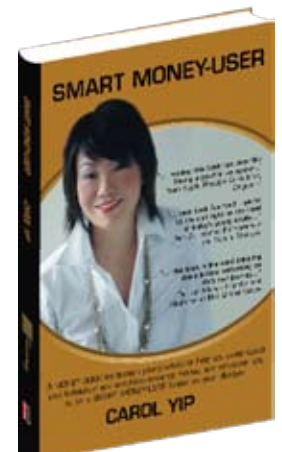
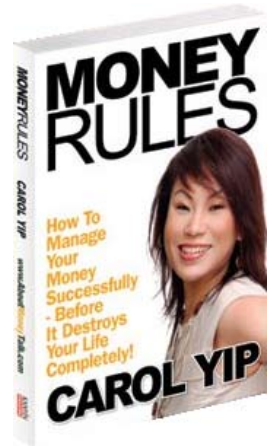
Value-added learning:

Group work and discussion among the participants on parenting, self worth and self esteem, communication skills, spoken and unspoken words about money in the family, emotional and thoughts that clutter us that create bad money habits.

Special Feature and Take-Home Value

Our lunch time speaker, will be sharing with you her financial experience as an employee who has just recently quit her HR Manager job to start her own business with a policy of no bank borrowing, in addition to being a single mother with a young child to support.

In this workshop, you will get practical ideas and techniques to implement at home. But, should you feel you need additional assistance to further enhance your financial survival skills, Abacus For Money provides one-on-one personal financial coaching services.



I really enjoyed our private coaching session. Thank you for making me take that big step to take action and take control of my finances. It's something that everyone should do no matter what their status or position. There is no age limit. Ideally it should start with young people. Start the habit and keep at it. However, it is never too late to start.

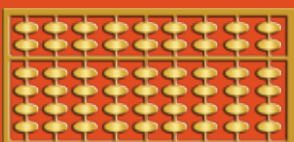
~ Azlina Hashim, Lawyer ~

Please reserve my place at this 1-day "Get organised and start saving money!" workshop to be held on Saturday, March 7th, 2009.

Delegate name(s): _____

Phone: _____ Fax: _____

Preferred method of payment: Cheque Direct Deposit Amount: RM _____



www
AbacusForMoney
com

