



"MY PASSION IS TO EDUCATE PEOPLE ABOUT PERSONAL FINANCE."

Carol Yip, 44, Financial Planner, Author of *Money Rules*.

Having worked all my life in accounting and business consulting, my passion is to educate people about personal finance by understanding why they make the mistakes they do. People often spend to keep up with the Joneses and later find themselves in trouble. Unfortunately, personal finance management is not taught in our education system and yet it is so important! We often learn our lessons the hard way, sometimes with tragic consequences, when all this could have been avoided with a little knowledge. **EXTENDING ARMS** I wrote the book because I'm confident I can link the human psychology with personal finance, and there are very few books about this. The books are written for anyone who is interested to improve their financial situation. I hope that it will help spread the word about responsible money management. People need to understand that money management is beyond complicated financial formulas, that it is also about

the way people think and act. **PUTTING PEN TO PAPER** I completed writing my book in less than a year. It's different from other financial books because it doesn't focus solely on the dollars and cents. I teach my readers to look inside themselves so that they can figure out what has been holding them back and how they can finally move forward. **CHALLENGES** I feel the most difficult thing about writing is connecting to the book and relaying my thoughts to the reader. From the beginning, I wanted to make it very personal so that they can easily understand what I'm talking about, so I wrote in simple terms with examples that people can easily relate to. The other problem is finding time to sit down and write when there are so many other things to attend to at work! **RESPONSE AND FUTURE PUBLICATIONS** I'm happy that many readers feel the writing style was very conversational. Due to encouraging response, I'm working on my next book project which will touch on the holistic aspects of retirement, health and well-being which are just as important as money. 