Personal Financial Management
For Executives

Course Introduction

A unique financial education programme designed for corporate executives and personal assistants. Employing modern personal behavioural finance, this course allows participants to be equipped with useful and proven financial management skills that will enhance personal wellbeing, relationships and career life changes in society.

This unique financial education program teaches the individuals the right attitudes towards good life values with good money skills and knowledge to achieve success in life

“Personal Financial Management For Executives” program also teaches individual skills to appreciate money, create good life values with money and cultivate money habits like:

a) using money in a purposeful way to heighten sense of accomplishment and recognition with meaningful life values.

b) being wise with money, good spending disciplines and not allowing money to lure them into doing bad to themselves and the community.

c) using money within the affordability of financial means and capability, delay instant gratification and not going beyond like creating debts.

To impart the individuals with money skills and financial knowledge that are crucial in achieving financial independence in their life, the trainer will address **3 core important learning** i.e.:

1. **My Self Esteem and Self Worth**
   a) Why I am important?
   b) What is my self-worth to my family, my boss, my workplace and the cultural community?
2. **My Life and Money Values**
   a) Why my family and cultural community values are important?
   b) How money and its values help create my family, workplace and cultural community values?
3. **My Worldview with Dreams and Vision**
   a) Why is having good life dreams and vision important to me?
   b) How money can make my dreams and vision come true?

Dates & Locations

Kuala Lumpur, Malaysia
** 24 January 2008, 22 April 2008*

Singapore
** 30 January 2008, 24 April 2008*

Hong Kong
** 28 February 2008, 26 April 2008*

PINNACLE
training academy

A BUSINESS UNIT OF THE PINNACLE GROUP INTERNATIONAL (TPGI PTE LTD)

About Your Course Leader

Carol Yip
Trainer
Author of Smart Money-User

Carol Yip holds the following qualifications:

a) Bachelors Degree in Economics (with Honours) from Monash University in Melbourne, Australia,

b) Masters Degree in Business Administration (Majoring in Finance with Distinction) from the University of Hull, United Kingdom

c) Certified Financial Planner (CFP) from the Financial Planning Association of Malaysia (FPAM)

d) Registered Financial Planner (RFP) from Malaysian Financial Planning Council (MFPC)

e) Director of Lifelong Learning of Monash Alumni Malaysia

Currently, she is pursuing her Masters in Counseling with HELP University College, Malaysia, with intention of specializing in financial counseling upon completion of the degree and qualified as Financial Counselor. This is because Carol has a mission of helping people to unleash their life from financial distress, and live a meaningful and peaceful life instead.

To strengthen her work in creating and conducting quality education programs, she aims to undertake some behavioral finance research projects while she is pursuing her Masters in Counseling degree.

Carol has been in the in the financial industry for the past 20 years. She previously worked for Price Waterhouse Cooper as auditor and as a management consultant for Arthur Andersen.

Carol's Personal Vision

Carol has a vision to promote financial literacy in all levels of society by educating them on the necessity of understanding their behaviour and how it affects their money. She aims to teach them skills that empower them to manage their money better through using simple and easily-understood tools and techniques.

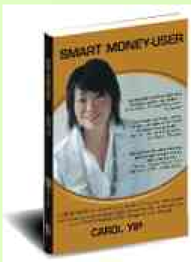
Because Carol understands the psychology of human behaviour and how it can affect a person's financial situation, her unique keynote presentations, money skills workshops, professional financial coaching programs and corporate training are specially designed to allow for one's self-discovery with the elements of:

- Discover and understand the importance of discovering financial behaviour and emotions towards money.
- Evaluate personal money skills process and to enhance one's ability to accumulate, protect, manage and invest money.
- Create support system to improve personal money skills to meet personal money goals.
- Establish a personal financial philosophy to become a responsible, smart and money-wise person.

Some of the signature financial education programs created by Carol are:

- For family: How to create Family Wealth Legacy Creation
- For couple: Love and Money Make for a Blissful Marriage
- Living Free With Effective Money Skills for adults
- How Parents Teach Kids To Be Smart Money-Users
- How to be a Smart Money-Wise Young Adult
- Understanding Your Financial Behaviour
- Trimming Your Debts – The Breakthrough!
- Smart Money-User Basic Program for youth aged 16 to 21
- Smart Money Kid for kids aged 6 to 12

Carol is a regular Speaker for Asia Business Forum in Singapore and Hong Kong, Monash University Alumni, TEC Asia Centre, Business Network International (BNI) Conference 2007, The Malaysian Secretaries Conference 2007, The Genome Institute of Singapore. She is also the assessor for Malaysia's Small Medium Size Business Industry Award 2007.



Carol has recently written a practical money book for today's young adult lifestyles, "Smart Money-User" to bolster wise money habits among mainly the younger generation. They, are after all the torch bearers of the future. This "Smart Money-User book which is available in MPH, Popular, Kinokuniya and Borders bookstore in Malaysia and Singapore including The National Library of Singapore.

***** Suitable intervals will be taken for breaks and lunch throughout the day, and each day will finish by about 1700 hours.***

***** Due to unforeseen circumstances, the programme may change and TPGI reserves the right to alter the venue and/or speakers.***

Course Methodology

- Lectures
- Group work and discussion
- Interactive exercises

Course Objective

This workshop touches the interconnection of career and personal finance of a person with the following:

- Develop personal reflection of life philosophy towards a healthy relationship with your money
- Examine your personal behaviour and emotions towards money including spending behaviour.
- Analyse your personal financial skills and outlook
- Awareness of different influences and cycles in life that affect your money self
- Understand your 4-steps money skill process including key personal money management and budgeting concepts

Course Outline

"Personal Financial Management For Executives"

This workshop is specially designed for corporate executives and personal assistants. The workshop focuses on these individuals' financial self-discovery. Participants will learn about the psychology of spending and saving money in general, but in particular, they will learn how to understand personal financial behaviour and mindset towards managing money so that they are able to achieve personal financial goals.

Participants get to understand useful psychological concepts and the influences that affect a person's money management attitudes and behaviours like:

- upbringing influences and life values
- parental and family influences
- environmental influences
- economic and business conditions
- social and community influences
- peer pressure
- self esteem and self worth
- globalisation & world of consumerism

Program Details

- ☐ *Kuala Lumpur* **– 24 January 2008**
- ☐ *Singapore* **– 30 January 2008**
- ☐ *Hong Kong* **– 28 February 2008**
- ☐ *Kuala Lumpur* **– 22 April 2008**
- ☐ *Singapore* **– 24 April 2008**
- ☐ *Hong Kong* **– 26 April 2008**

Normal Fee: **SGD 600.00**
Course Venue: *Hotels to be confirmed*
*** **Register NOW!** The first 8 sign-ups for each course run, will enjoy our **Early Bird Discount of SGD 500.00**.*

** Group Discount: 10% for 2 or more sign-ups from same company.*
** GST is applicable for all Singapore-based firms.*
** All course materials, F&B costs included.*
** All prices quoted exclude taxes. Terms and conditions apply.*

☐ **YES! Please include the book.**
Get Carol's best selling ***"Smart Money-User"*** for only an additional of **SGD 17.00**

Payment Methods & Details

Please indicate your preferred mode of payment:

- ☐ Bank Transfer
- ☐ Cross Cheque
- ☐ VISA / Mastercard *(Online Registration Only)*
- ☐ American Express *(Please fill in details below)*

Card Holder's Name: ______________________

Card Number: ______________________

Expiry Date: ______________________

Cardholder's Signature: ______________________

Notes:

1. All cheques must be made payable to TPGI Pte Ltd
2. For payment by bank transfer, please quote "Personal Financial Management", Invoice Number and Participant's Name.
3. The Bank Details are as follows:

Account Name: **TPGI Pte. Ltd.**
SGD Account Number: **101-332-203-7**
Bank Details: **UOB Bank, 80 Raffles Place, UOB Plaza, Singapore 048624**

Registration & Enquiries

For more information please contact:

Evyette Tan
DID: +65 6332 9910
Email: evyette.tan@tpgi.org

Linda Lim
DID: +65 6332 9904
Email: linda.lim@tpgi.org

Registration Form

Please provide us with the full details of the following:

Company Details:

Company Name: ______________________

HR / Training Manager: ______________________

Email: ______________________

Address: ______________________

Postal Code: ______________________

Country: ______________________

Telephone: ______________________

Fax: ______________________

Participant's Information

Participant 1:

Name: ______________________

Job Title: ______________________

Email: ______________________

Telephone: ______________________

Mobile: ______________________

Participant 2:

Name: ______________________

Job Title: ______________________

Email: ______________________

Telephone: ______________________

Mobile: ______________________

Participant 3:

Name: ______________________

Job Title: ______________________

Email: ______________________

Telephone: ______________________

Mobile: ______________________

Terms & Conditions

1. Registration and Payment

All prices do not include taxes. A place will be confirmed ONLY upon the receipt of your payment made two weeks prior to the course date. TPGI Pte. Ltd. reserves the right to refuse admission if payment is not received on time.

2. Refund & Substitution an of Delegates Policy

Regrettably, no refunds can be made for notification that is later than 2 weeks before commencement of the Workshop. If you are unable to attend, a substitute is welcome at no extra charge. Alternatively, your registration can be credited to a future training programme. **All changes to registration must be notified in writing.**

3. Cancellation Policy

TPGI **reserves the right** to cancel or alter the contents and timing of the training programme or the identity of the speaker for reasons beyond its control.

4. Administrative Charge

There will be an *additional 4% administrative charge* for payment using American Express Card, and *additional 4.5% administrative charge for payment using VISA/Mastercard*. All bank charges are to be borne by course participants.

5. Disclaimer

TPGI reserve the rights to change or cancel any part of its published programme and replacement of trainers due to unforeseen circumstances.

New Courses & Topics Of Interest

Please tick the topics of your interest and we will sent you more details.

- ❑ Power Grooming for Professionals & Executives
- ❑ Fundamentals of Performance Measures
- ❑ Performance Measure and Attrition Analysis
- ❑ Risk Adjusted Performance Measurement
- ❑ Global Investment Performance Standards (GIPS) Masterclass
- ❑ Insurance Assets & Liability Management
- ❑ Bank Asset & Liability Management
- ❑ Cash Management Techniques
- ❑ Treasurer's role in M&A
- ❑ Relative Value in Credit Masterclass
- ❑ Structured Credit Trading Masterclass
- ❑ Structured Credit Hybrids Masterclass
- ❑ Auditing & Managing FOREX Activities
- ❑ Risk-Based Capital Management for Financial Institutions
- ❑ Risk-Based Management for International Trade Finance
- ❑ Auditing and Managing Treasury Products with Fraud Detection

Contact our sales representative for more information,
OR simply fill up the form above and fax to us @ **+65 6336 9837**