



SURE STEPS TO MONEY MANAGEMENT

actually doing it and not just talking about it

➤ OVERVIEW

Learning to unlock you and your family's money potential is absolutely essential in today's world. Singapore is a land of many opportunities but many people still work hard for their money and do not believe they have enough to secure their near and long term future – the secret lies in how you manage your money!

➤ THE ONLY WORKSHOP OF ITS KIND:

- Who teaches you to properly manage your money? **Nobody – until now!**
- Where can you get a good tool to manage your money? **Nowhere – until now!**
- Do you know what the 9 Core Pillars of Money Management are?
You don't – until now!
- All advisors tell you to invest – but who tells you how you could even get to the stage where you have enough to invest?
No one – until now!

Do you know that even a typical working class family in Singapore has the potential to live well, see their children through university, own a home, and still accumulate over \$1 million and more for their retirement? Too good to be true? Not at all! This workshop will help you unlock the secret of achieving this.

➤ APPROACH

Workshop participants will complete a Money & Me Maturity Checklist to enable them to understand how their positive and negative attitudes towards money can both assist and impede their advancement towards effective Money Management.

MMPPro™ is a unique and complete Money Management software tool that everyone can learn to use to effectively manage their own and their family's money all at one go.

MMPPro™ will illustrate real-life scenarios of money challenges to the individual and family, the hard successes and hard failures that lead participants through the essential **Sure Steps** of successful money management:

SURE STEPS TO SUCCESSFUL MONEY MANAGEMENT

Provided for You!
MMPro™
 a complete and easy-to-use Money Management tool both taught and provided specially to participants of this workshop!

1 ESTABLISHING MY MONEY FOUNDATIONS
 Money & Me Maturity Checklist • Money as Means, Not Ends • Developing a Money Philosophy • Fear and Greed • Concept of Affordability • Current vs. Future Selves



2 APPLYING THE 9 CORE PILLARS OF MONEY MANAGEMENT
 Risk Fundamentals • Sources of Income • Installing Protection • Regulating Expenses • Understanding Investments • Role of Savings • Money as Enrichment • Essentials of Leverage • Planning Legacy



3 UTILIZING MMPRO™ MONEY MANAGEMENT TOOL
 Objective Driven Approach • Important Monetary Ratios • My Net Worth Statement • Budget Planning vs. Budget Actual • Family Cashflows • Managing Assets and Investments • Banking Matters • Effective Use of Loans • Essential CPF Schemes • Insurances and What They Are



4 MANAGING MONEY, MANAGING LIFE
 Time Value of Money • Money and Life Stages • Retirement Planning • Estate Planning • Asset Preservation • Debt Management • Discussion and Analysis



5 ACTION PLANS FOR MONEY REALITY
 Setting Financial Goals • Identifying My Money Management Stage • Money and Work • Necessary Actions to Take • Action Planning • Practical Preparation for Using MMPro™ • Q & As

