



Suruhanjaya Sekuriti
Securities Commission
Malaysia

invest
smart
A Securities Commission Malaysia Initiative

10 SUPER TIPS



About InvestSmart®

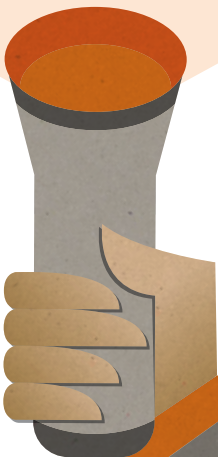


InvestSmart® is a comprehensive investment awareness and literacy campaign under the Securities Commission Malaysia's investor empowerment initiative. It aims to:

- (a) enable more confident and informed retail participation in the capital market.
- (b) provide the public, particularly the next generation of investors, with valuable investment information, presented in a simplified format through new technology and multimedia platforms, supplementing existing investor education channels.

The InvestSmart® approach is guided by three main principles:

- **Comprehensiveness:**
To target all segments of the Malaysian investing population to educate them with fundamentals of making sound investment decisions.
- **Simplicity:**
To demystify investing by using plain language and employing impactful methods.
- **Multiple modalities:**
To carry out our efforts through multiple channels: both traditional and new media, as well as face-to-face engagements.



For more information, visit
www.investsmartsc.my or
download our InvestSmart® app from



10 Super Tips for a Financially Stress-Free Student Life

For Amy Jeemat and Johan Sim Pan, setting foot in college or university was the start of a new and exciting phase in their lives.

“Little did we know that money management would turn out to be our biggest challenge!” exclaimed both Amy and Johan as they were packing their bags for tutorials.

Here, we get Amy and Johan to share their main reasons and motivations for **MANAGING** their money, as well as **HOW** they went about doing it. By the end of this leaflet, you as a campus student will be able to identify your own reasons for wanting to save and from there, apply these practical campus money-saving tips in your daily student life.

Johan Sim Pan



Believe it or not, some of my college or university mates think that student life is just one big party! Why? Well, their parents paid for their course fees and give them an allowance, so Uni is the time for having fun and partying after all those years in school!

Also, don't forget about the students who **TRY** to manage their money but aren't very good at it. I know of a few friends who are on PTPTN loans, yet struggle to keep their finances under control before the money comes in. They're also always complaining about how they never have money for anything besides their studies!

Amy Jeemat

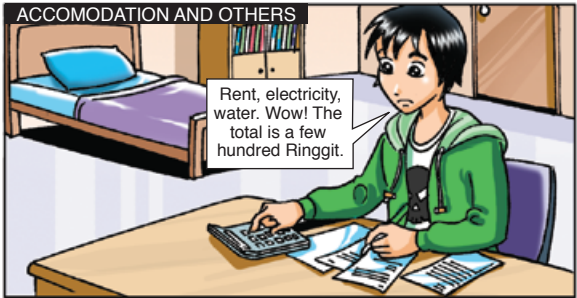
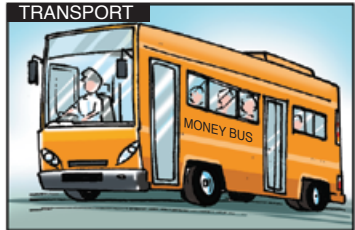


Regardless of how long you have been in university or college, planning your **BUDGET**, **MANAGING** your **MONEY** and **SPENDING WISELY** can mean the difference between a pleasant and unpleasant student life!

Why do you need to save money?

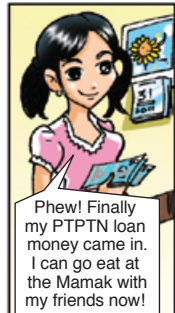
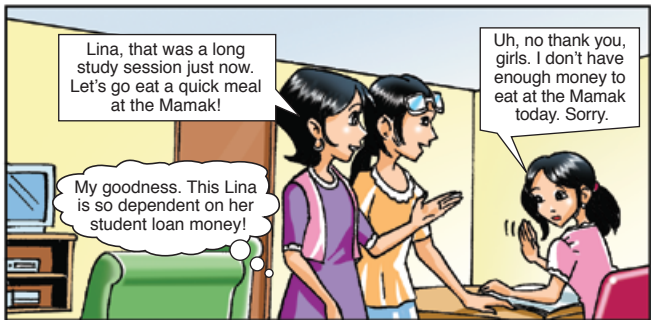
FOR COST OF LIVING EXPENSES

As a student, you need to save money so that you can spend it on your cost of living expenses! As long as you need to eat, sleep and move around, these are the expenses you can't avoid.



TO REDUCE DEPENDENCE ON STUDENT LOAN MONEY

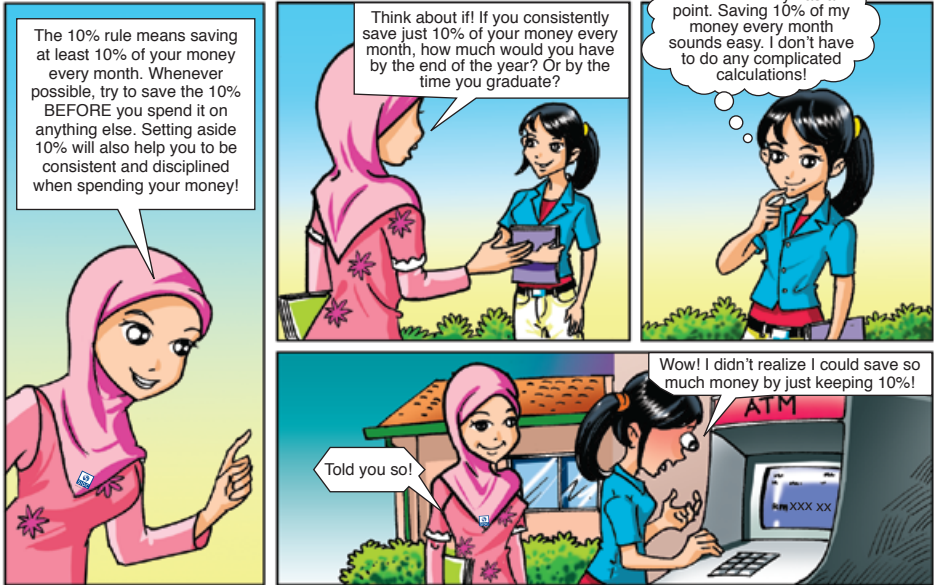
I really worry when I hear my friends tell me how dependent they are on their student loan money. Don't let financial problems interfere with your social life!



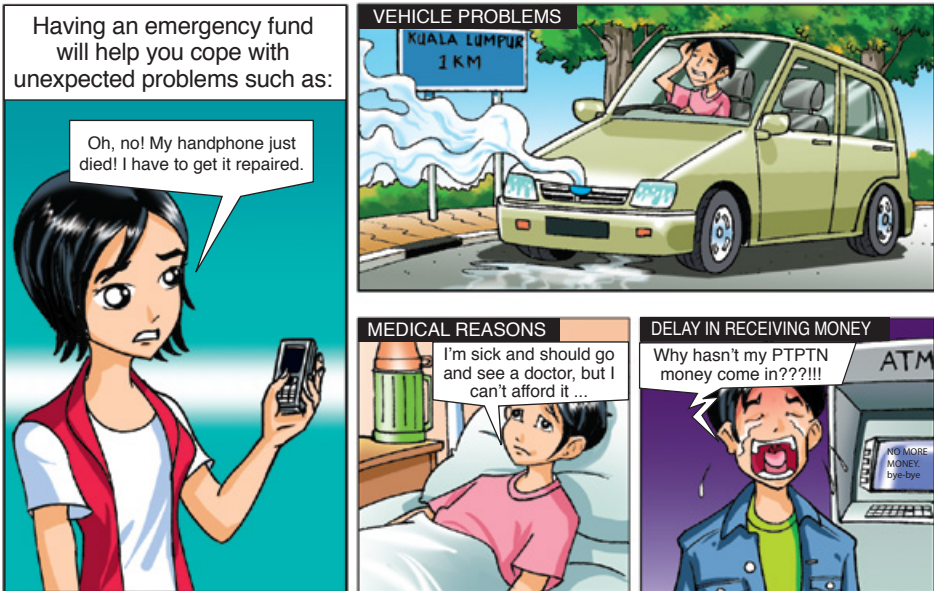
10 SUPER TIPS FOR A FINANCIALLY STRESS-FREE LIFE

Financial survival is easy! Just practise these useful tips and you will be able to manage your finances better.

SUPER TIP #1: FOLLOW THE 10% RULE



SUPER TIP #2: ESTABLISH AN EMERGENCY FUND



An emergency fund should be equal to 3-6 months of monthly expenses.

SUPER TIP#3: CULTIVATE A HABIT OF INVESTING

What's better than saving money? Growing it by investing, of course! So, if you're still saving all your money in a savings account, I suggest you hurry over to your bank now and find out more about the various forms of investments available out there!



Contrary to popular belief, investing does not require a substantial amount of money. Furthermore, a good investment product will earn you more interest than a savings account or fixed deposit.



You're right! Let's go and find out more about investment products!



Hehehe! Guys, make sure you really learn about and understand the investment product BEFORE you start investing, okay? NEVER rush into investing!

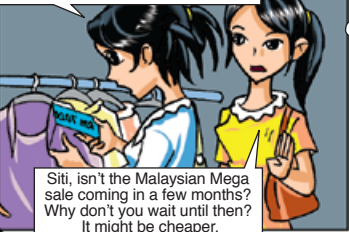


SUPER TIP#4: PRICE CHECK WHEN YOU SHOP

Always compare prices of items when you are shopping! This way, even if an item is on sale, you would actually be aware if the item has a discount or not. If it's REALLY cheaper, only then should you consider buying the item!

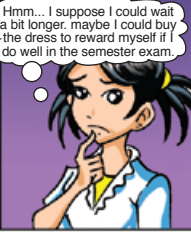


70 Ringgit? I like this dress, but 70 Ringgit is a bit expensive for me.



Siti, isn't the Malaysian Mega sale coming in a few months? Why don't you wait until then? It might be cheaper.

IS THE NEW DRESS A NEED OR WANT?



Hmm... I suppose I could wait a bit longer, maybe I could buy the dress to reward myself if I do well in the semester exam.



Congrats on getting an "A" for Accountancy 101 last week! You deserve this dress!

I know! Best of all, it's on sale with a 70% discount! I'm so happy I waited before buying it.

SUPER TIP#5: CUT UP THE CREDIT CARD

Whether you own a credit card or your parents gave a supplementary card to you, is having one really necessary? With hidden fees, annual charges and high interest rates, it's sometimes not worth having! Remember, it's very easy to sign up for a credit card, but somebody (either you or your parents) will have to pay the bill later!

BEWARE THE CREDIT CARD TRAP!!!

Hey, Azman! What have you got there?

Dudes, check out my new shoes and jeans! Very expensive, but I can afford to buy them using the credit card Dad gave me! I'll pay him later, hahaha!

Son! Do you know you spent a total of RM1000 on your credit card last week? I've told you before, WATCH your spending and ONLY use your card for emergencies!

Credit cards can make you unaware of exactly how much money you have spent!

Gosh! I can't believe I spent RM600 on a pair of shoes! What was I thinking?

I'm sorry, Dad. I got carried away using the credit card and did not realize how much I spent.

SUPER TIP#6: REDUCE YOUR BILLS

Did you know that making simple changes to your lifestyle can help reduce your electricity bill and save your money?

I don't need the room to be so cold, I'll leave the temperature at 25° celcius.

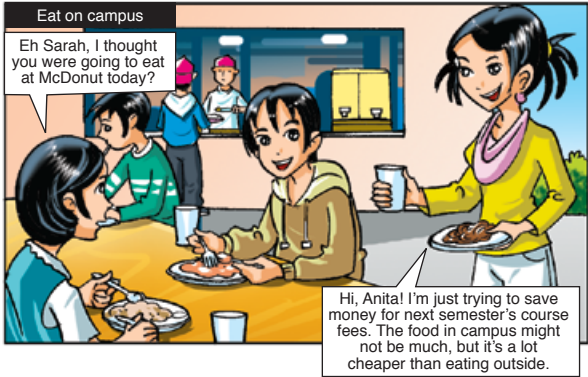
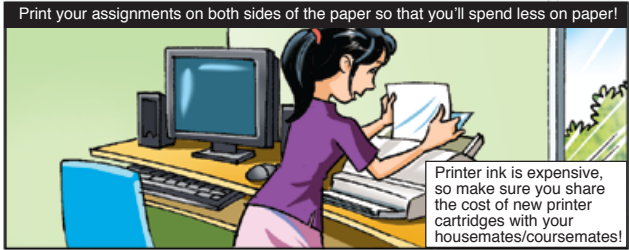
Switch off the light when you don't need to use it!

Hey, your monitor's too bright! Reduce the brightness, it will help save electricity!

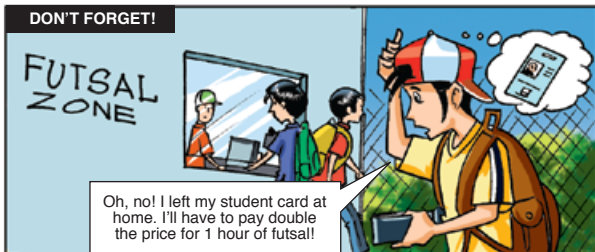
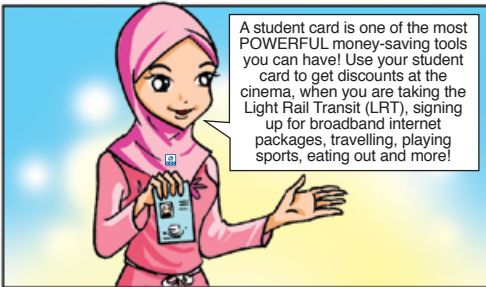
Really? I didn't know that! Thanks, I'll lower my screen's brightness level now.

Cool! My electric bill has reduced by 30%. I could probably cut down my bill by up to RM100 a year now!

SUPER TIP #7: BE A SMART STUDENT



SUPER TIP #8: TAKE ADVANTAGE OF STUDENT PRIVILEGES



SUPER TIP#9: USE PUBLIC TRANSPORT / CAR POOL

The Light Rail Transit (LRT) is very beneficial for students! And taking the bus with my study group is fun and easy! Not a fan of public transport? Get your friends together and carpool!

By taking the LRT or bus, you can save a lot of money on transport!

The LRT is very reliable. It always arrives on time and without delay.

That's so true. hey, since we're quite early, want to make a quick stop at the library?

Whose turn is it to pay for the toll today?

We'll split it equally-lah!

Be cool, carpool!

And remember, if you bring your student card when buying LRT or bus passes you can get a student discount!

SUPER TIP#10: USE THE INTERNET TO MAKE PHONE CALLS

Use the Internet to make phone calls from free wi-fi spots! And if you use a mobile phone, why not buy a prepaid line? This will help you to control how much you spend on calls and remember, it's always cheaper to SMS instead of making calls on your mobile phone!

Hi, Amy! It's Mark and James here. How've you been?

We're trying to save money for the class trip, so we're video-calling you on the Internet instead of calling your phone!

Susan is late! I better give her a call.

Eh, don't waste your prepaid. Just message her-lah!

You could do that, but I don't think Susan would be too happy!

Or how about I just give her a missed call? Hehehe!

In conclusion, college or university is supposed to be about more than just studying. You should also be using your time in campus to discover new opportunities, experience new things and meet new friends.



MY MONTHLY BUDGET

	DESCRIPTION	RM
CASH/ EARNINGS	Study loan/scholarship, etc.	
	Allowance from parents	
	Others (online business, part-time job, etc.)	
	TOTAL CASH/EARNINGS	
FIXED EXPENSES		
	Course fees	
	Accommodation	
	Vehicle (if any)	
	Credit card (if any)	
	Savings/investments/ allocation for emergencies	
	Others	
TOTAL FIXED EXPENSES		

VARIABLE EXPENSES

	DESCRIPTION	RM
TRANSPORT	Petrol	
	Toll	
	Parking	
	Others	
	TOTAL	
HOUSEHOLD EXPENSES	Groceries	
	Toiletries	
	Electricity bill	
	Water bill	
	Phone bill	
	Internet bill	
	Medical expenses	
	Others	
	TOTAL	
EDUCATION EXPENSES	Books/reference materials/library fees	
	Stationery/art and design supplies	
	Photocopying	
	Others	
	TOTAL	
OTHER EXPENSES (ENTERTAINMENT)	Movies	
	Sports	
	Magazines	
	Entertainment	
	Others	
TOTAL		

TOTAL CASH/EARNINGS

RM _____

-

TOTAL FIXED +
VARIABLE EXPENSES

RM _____

=

RM _____

Now that you have completed your monthly budget, what's your balance like? What can you do to make it more stable? How about using the "10 Super Tips" in this leaflet to help you get started?



REMEMBER!

BE A SUPER SAVVY SAVER!

