



How **Smart** **\$PENDING HABITS**

HELP MY FAMILY BUILD OUR **FUTURE**

CANTEEN A



WAh~

So many tasty foods!!!



Can I buy a bowl of noodle soup?

Sure. That will be RM 4.00, please.



So good....

Mmm...

-SATISFIED-



I should save RM 2.00 every day....

Before buying a new pair of basketball shoes



Since mine is already breaking apart...



At home...

Write-
Write-

Budget for the
of February

1 Housing Loan	RM 1000.00
2 Electricity Bill	RM 100
3 Expenses	RM 100
4 Kiara's Allianz EduPlus	RM 150

write-
write-

It's an
Education Plan
for your university
study next time.

What's
"Allianz Edu
Plus"?

I will have
to put RM
150 every month
into the bank.
So, when you
grow up, you
can use the
money to study
in a university.

Work
hard,
okay?

I promise!

I will!

Next day in the supermarket.....



... After 10 years ...



... I should thank you for the money to study abroad.