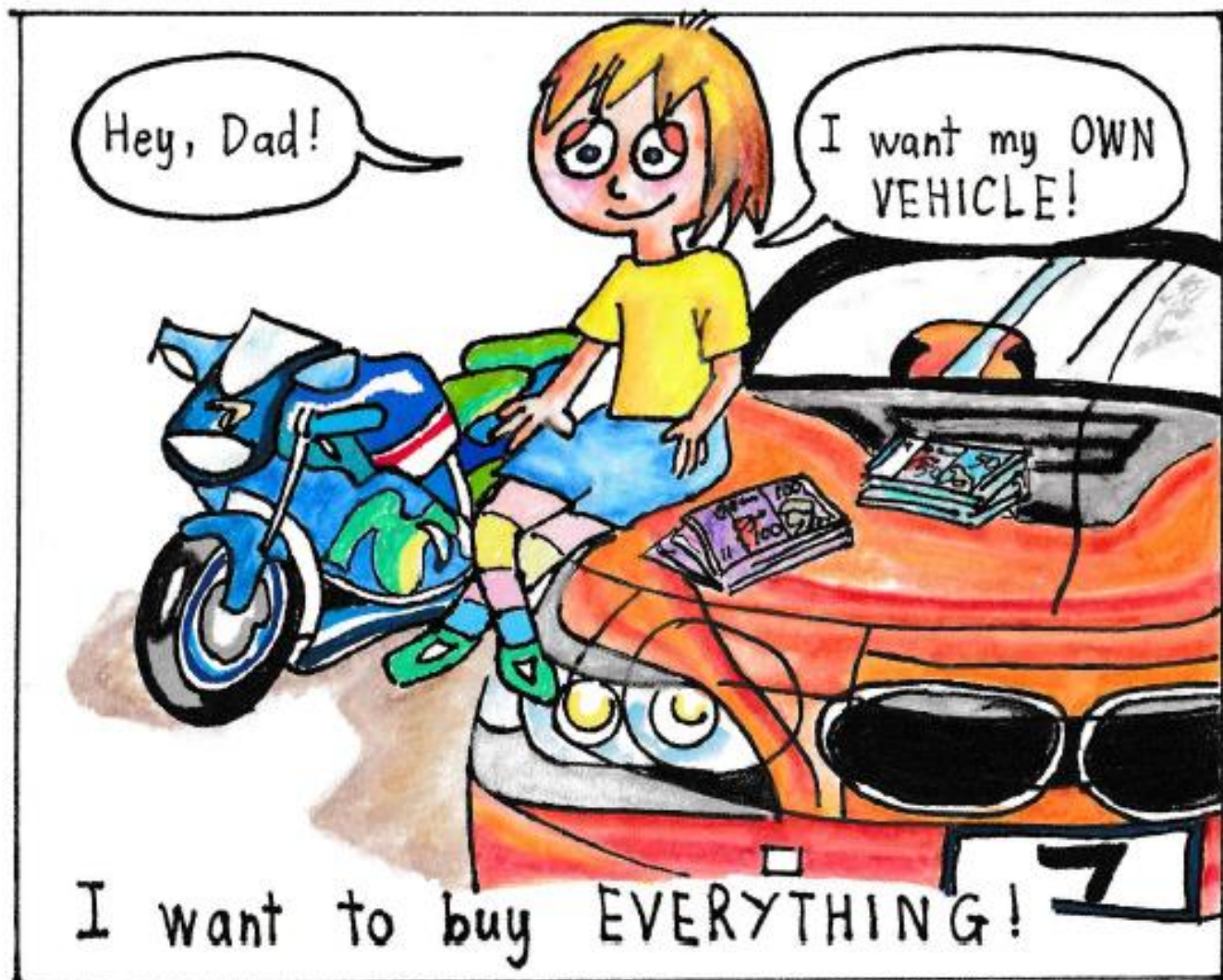
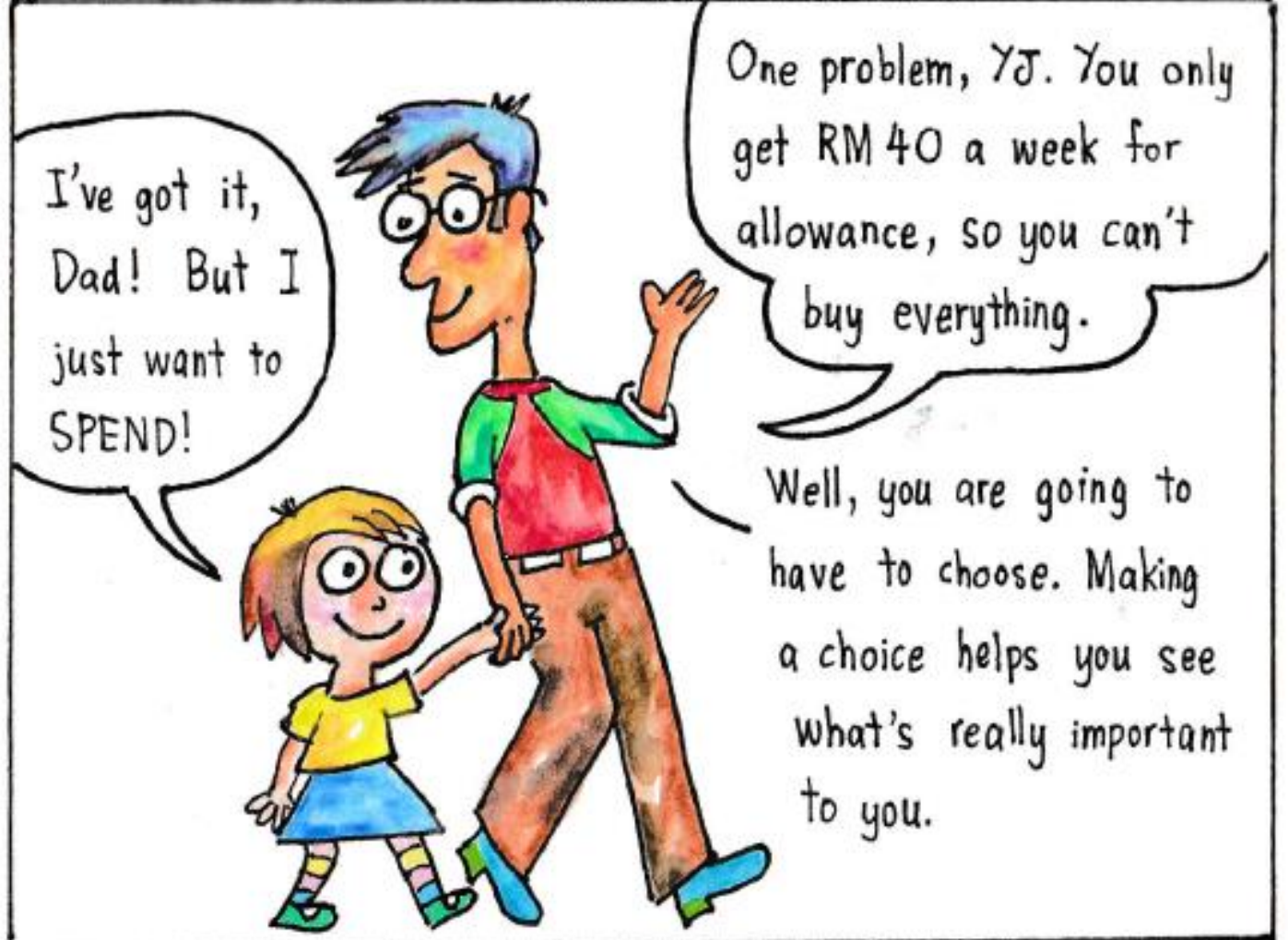




SPEND
Smart






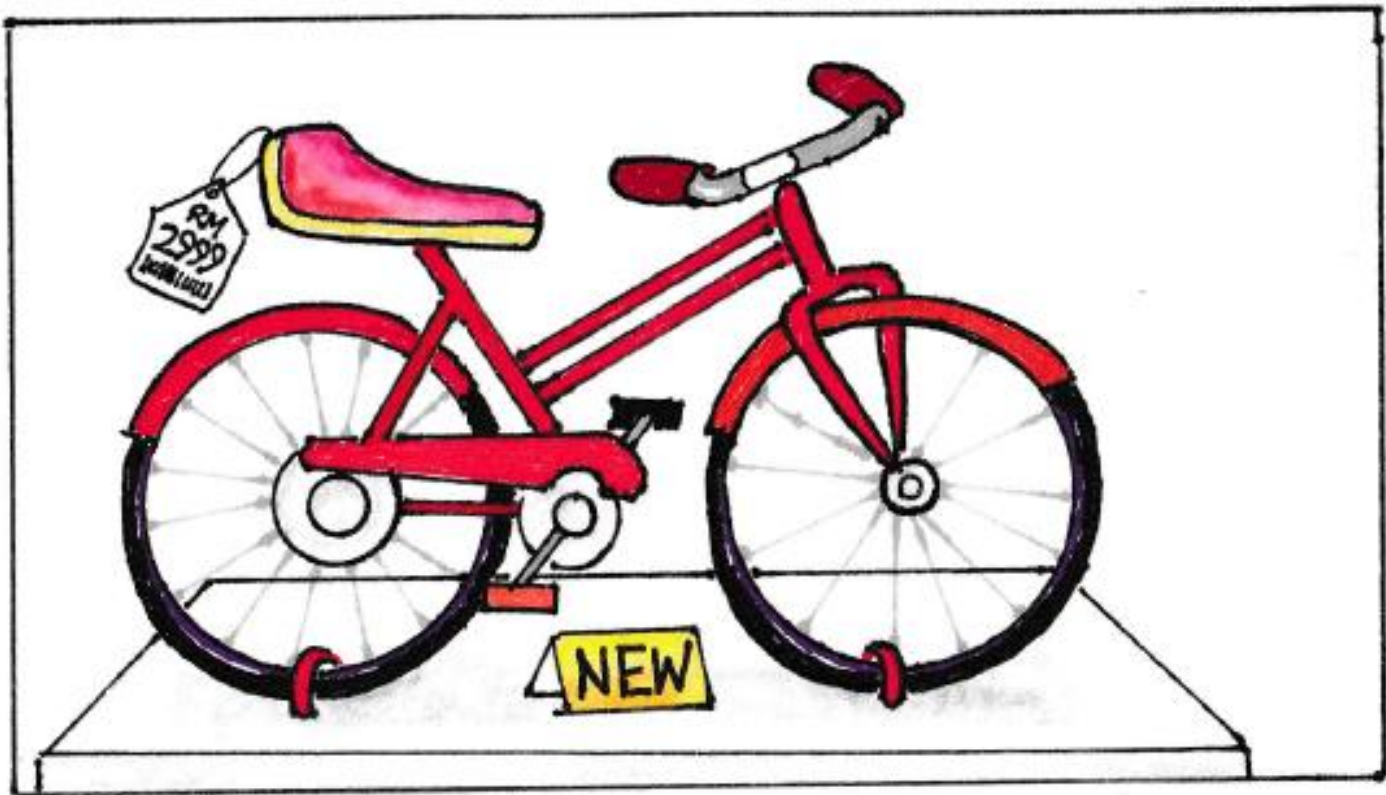
I've got it,
Dad! But I
just want to
SPEND!

One problem, YJ. You only
get RM 40 a week for
allowance, so you can't
buy everything.

Well, you are going to
have to choose. Making
a choice helps you see
what's really important
to you.



Yeah. Forget the motorbike and
car. Hmmm, how about we
go to the sports store now.
I really **NEED** a new bike.



Great! Sounds like you made your choice. But that's not the same as **NEEDING** one. A **NEED** is something we have to have.

That's **RIDICULOUS!**

But today, let's only spend money on things we **NEED**.







SAVE

Learn Smart Financial Habits



Go get money

Odd jobs

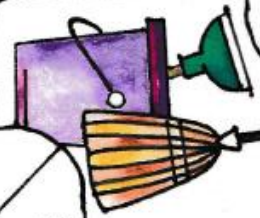
Allowance

Extra chores

Birthday

Extra bonus

Savings account



Set up a budget!

Set up an Emergency Fund!



College education

Get a job

Start a business



YOUR PATH TO FUTURE

TO

Time and Compound Interest

\$1,000,000

