

# The Academy Curriculum

## Beginner Courses

- Personal Finance Basics
- Investing Basics

## Intermediate Courses

- How to Plan for your Retirement
- How to Invest (The Right Way) with ETFs

## Expert Courses

- What is your Financial Plan B?
- A Deep Dive into StashAway's  
Advanced Investment Framework

## Electives

- Financial Education Series
- Market Update Event: Market Outlook/ Market Correction
- Building Blocks of being an Entrepreneur

# Real life example



**Mark**

**32 years old and married**

*(Mature to make financial decisions + more expenses)*

**2 children aged 1 and 3 years old**

*(More expenses)*

**He is planning to purchase a home in 8 years**

*(Property investing)*

**Wants to give his children the option to study anywhere they want to for college**

*(Kid's education)*

**Plans on retiring at age 65**

*(Retirement planning)*

**He is worried about what happens to his family in the event he dies**

*(Insurance + Wills)*

# Take inventory of all your financial assets and liabilities

## Asset

House / Property

Car?

Cash / FD

Your Business/Side

Hustle

EPF Savings

Stock portfolio

Company shares

Unit Trust / ASB

StashAway (of course)



Your  
investment  
portfolio

## Liabilities

Property Loans

Student Loans

Credit Card debts

# Which are your liquid assets?

## Asset

House / Property

Car?

Cash / FD

Your Business/Side

Hustle

EPF Savings

Stock portfolio

Company shares

Unit Trust / ASB

StashAway (of course)



Your  
investment  
portfolio

## Liabilities

Property Loans

Student Loans

Credit Card debts

# Be Aware of How Much You Spend and Where, and How Much You Save



Manual Accounting  
of Every Expense



Working with  
an App



Download file from  
Bank



1 less RM4.5 coffee  
per day for 30 years =  
RM166,000



RM600 less per  
month for 9 years  
=RM83,000



RM500 per month in less  
rent for 20 years  
=RM227,000

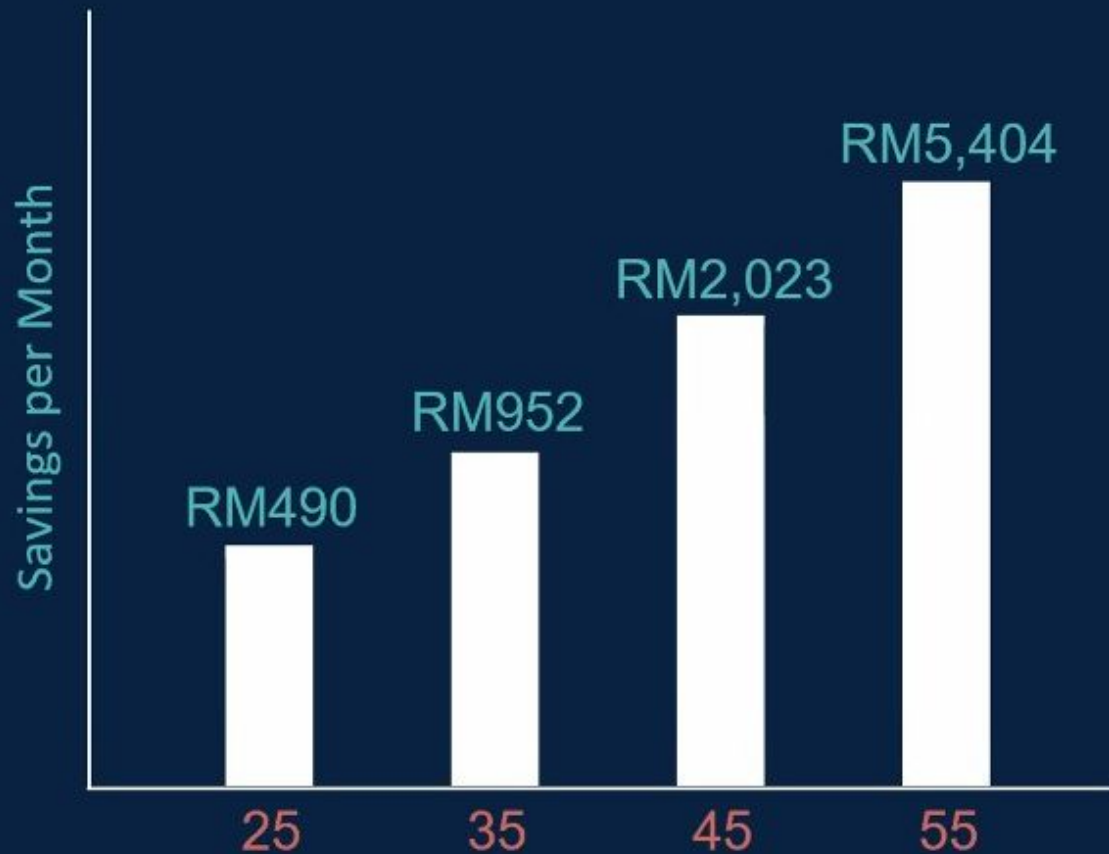
\*All examples assume 6% net returns per annum



“Compound interest is the eighth wonder of the world. He who understands it, earns it... he who doesn't... pays it”.

**-Albert Einstein**

To have **RM1 Million by age 65:**





# Want to Retire Carefree?

It takes **RM1.8 million** to have a  
**RM6,000/month** income for **25 years**



\* Assumes 2% inflation and 2% appreciation of capital per annum

# Want the Best Education for Your Children?

It costs **RM1,000,000** to pay for tuition and board at a leading US or AU university for **4 years**



# How Do You Prioritise Your Goals?



Pay off Debt

Safety Net

Retirement

Other Goals

Enjoy



## Did you know?

The top 3 goals created by our customers are:

- Retirement (36%)
- Buy a home (18%)
- Travel (13%)

# Steps for Implementation

1. Pick your goal for implementation (how did you prioritize?)
2. Review your monthly budgeting, how much do you have for each of your goals?
3. Utilize your preferred savings platform
4. Start saving your monthly budgeted amount (make it automated!)
5. If your budget is less than the needed amount for your goal, don't worry!
6. Just start! You can always revisit your amounts later.



## Did you know?

More than half of our customers contribute to their goals monthly!



# The Financial Planning Process



## Identify Alternate Courses of Action



Will

Advanced Medical Directive

Lasting Power of Attorney (LPA)

Life Insurance

# Review and Revise Financial Plan

Circumstances change all the time and life never goes exactly as planned:

- Review Financial Plan on a yearly basis or when life events happen
- Revise Plan based on the most updated data
- Every time you implement one step, **CELEBRATE!**
- When you implement your second step, **CELEBRATE!**
- When you review your goals on an annual basis, **CELEBRATE!**

# Key Takeaways



## Know yourself

- Know your financial situation
- Calculate your Net worth
- Create a budget



## Goals

- Identify them
- Rank them
- Know their financial costs



## Coverage

- Be prepared for life events
- Have appropriate insurance coverage
- Keep your plan up to date