Stay Smart on Financial Matters



**Financial Success** is ‘having some material assets’

**Life Success** is ‘enjoying a level of comfort and quality of lifestyle’

**Richness of Life** is having a ‘Happy Pleasant Life’

Valuation & Financial Literacy! Why is it Important?

Our Lifelong saving may result in questions

We know how to earn money but do not know how to have a happy life out of it

Many don’t know how to handle money; they give their money to someone

thinking they are trustworthy and expect an Interest and the return of their money whenever needed,

finally they lose their hard-earned money.

Plan and evaluate before buying a property, business, mutual funds or stocks!

Jumping into the unknown and hoping for the best is a risky business

Before I jump into any investment, take a paper and pen and write~~-~~down all costs involved.

Calculate income and assess legal, tax issues and stress level of carrying another loan and responsibility at my age.

Don’t get caught in the marketing hype [under influence of ‘Greed’ or ‘Hope’

First marketing agencies sell you GREED; under their persuasion, you end up buying the product or service.

Some smart marketing agencies sell you HOPE; with this reasoning, you end up buying the product or service.

Marketing agencies spend millions of dollars on marketing and promoting to launch a new product or service.

It is incredibly easy to get lost in the vortex of a marketer’s trick.

Don’t be fooled into overpaying for a product;

Simply to get points, rewards, cash-back, free-gift, discounts or promotions

**Tax Accounting Professionals**

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