

## About Abacus For Money

Carol Yip is the CEO and Founder of Abacus For Money. Carol is a Personal Financial Coach and Keynote Public Speaker.

Carol says ...“For most of us, money and our feelings towards money are not static, but fluid, dynamic and intense. We know so little about why we experience these emotions towards money and the effect they have on our very existence. Not only do we have a physical self, an emotional self and a spiritual self, but we also have a money self.

Our psychological money self is an integral part of our behaviour and influences the way we manage our money. In other words, our financial personality is a major factor in how we spend, save and invest our money.”

## Our Unique Teaching Methodology

Have you ever wondered why some of us can manage our money so effortlessly to fulfil our financial goals, while others can't? That's because our individual psychological behaviour and emotions towards money influence the way we manage our money.

At Abacus For Money, we help people to understand their financial behaviour, teaching them skills that empower them to manage their money using simple, easy-to-use financial tools.

Education Workshops & Forum



## OUR UNIQUE SOLUTIONS

### ● Keynote Address Presentations

**Understanding Your Financial Behaviour** — Learning about your financial behaviour and personality traits will change your financial life forever! Carol Yip's keynotes on psychological money self, will influence the way you manage your time and money and help balance your financial life.

### ● Customised Corporate Training Program

Abacus for Money will customise its signature “**Living Free with Effective Money Skills**” workshop to fit in with your company's human resource development training programs. Our program assists employees in developing their self-realization towards their relationship with money, improving their work effectiveness as they work towards achieving their personal financial and career goals.

### ● Education Workshops

**How to be a Smart and Money-Wise Young Adult** – suitable for teenagers, college and university students and young adults starting a new career  
**Living Free with Effective Money Skills** – suitable for people of all ages, whether they are experiencing financial difficulties or simply want to achieve more out of life

### ● Abacus Self-Empowerment Network (ASEN)

Abacus For Money offers small group financial coaching sessions facilitated by a professional coach. In these sessions, ASEN Members meet in a non-competitive, non-threatening environment to share and exchange ideas and solutions on how to improve their financial life.

### ● Personal Financial Coaching

Abacus For Money provides one-on-one financial coaching services to individuals and businesses needing assistance in creating their financial future. Whether you are a student, young adult starting out a career, married couple or retiree, we can assist you at any stage of your life!



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**Understanding your psychological  
behaviour and emotions towards  
money will empower you to become a  
Smart Money-User!**



**CAROL YIP**



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# Imagine yourself ... a young adult capable of managing your financial future!

Available at MPH, Popular, Kinokuniya and Borders bookstores nationwide!

**Young adults .... do you have the money skills needed to achieve the financial success you aim for?**

Abacus For Money offers a training and coaching program that makes you look deeply and honestly at the way you think and feel about money. You will be amazed to learn how your psychological behaviour and emotions towards money affect your financial outcome! Let Abacus For Money teach you the money skills you need to achieve financial freedom. Let us empower you to become a Smart Money-User – for life!

**Parents ... are your children, who are now young adults, prepared for their financial responsibilities?**

Providing “financial knowledge” to your children is the best gift you’ll ever give them! The money skills learned in Abacus For Money’s Smart Money-User Basic program will last them a lifetime and give you peace of mind!

“**Thanks for waking me up from my dream. You have made me fully aware of money!**  
~Fredy Tan, College Student~”

## Who facilitates the Abacus Smart Money-User Basic program?

Workshops and coaching sessions are conducted by **Carol Yip**, Founder of Abacus For Money, supported by a team of professional certified trainers and financial experts. Carol Yip is a keynote speaker and financial coach. She is also the author of “Smart Money-User” – a money book for today’s young adults’ lifestyles.

“**Loved your book ... In fact, I’ve just deposited your book on my son’s desk ... this GEM of a book is a must read for young adults starting out.**”  
~ Richard Wong  
Chairman and Chief Listener  
TEC Asia Centre ~”

## What is the Abacus Smart Money-User Basic program?

It’s an interactive and engaging experiential learning program supported by experienced coaches who will teach young adults the important money skills and financial tools that are not taught in school, college or university.

Teaching methodology of Abacus Smart Money-User Basic program incorporates:

- Workshop with interactive learning activities
- Group coaching sessions of 3 hours each
- Smart Money-User reference book

“**This Abacus Smart Money-User program has made me understand how I can change my children’s attitude towards money and motivate them to manage their pocket money, in a smarter way!**  
~Azah Wan Ali, Parent~”

In this challenging environment, young adults will experience what it means to be really honest with themselves and learn how to take responsibility for their choices, as well as how to communicate effectively, keeping to agreements and making decisions on how they will go about achieving their financial success.

Carol Yip’s powerful, yet easy to follow techniques, equip participants with the basic tools they will need to help them manage their finances for life!

“**Handling and managing money is not a subject taught in schools and is seldom discussed between children and parents at home.... Carol’s workshop is right on target, aiming to teach parents and children alike. I encourage all parents and children to attend the workshop to learn about money.**”  
~ Avryl Au  
National Director – BNI Malaysia ~”



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