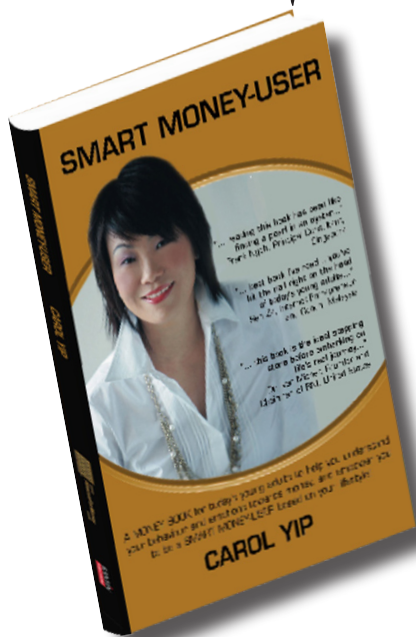


Imagine yourself ... a young adult capable of managing your financial future!



“ Unless you have inherited a fortune to last a lifetime, this GEM of a book is a must read for young adults starting out. ”
 ~Richard CM Wong, Chairman & Chief Listener
 TEC Asia Centre~

As a young adult, what kind of financial success are you aiming for?

Imagine a life where you have the financial freedom to do and have all the things you'd like to enjoy in life ... imagine a training and coaching program where you can look deeply and honestly at the way you think, feel and act in the world, and learn how your behaviour influences your financial results you are achieving in your life. Understanding your psychological behaviour and emotions towards money, will empower you to become a Smart Money-User.

“ Carol has actually helped me to realise how much I spend and the fact that I have to change my spending habit. ”
 ~Carolyn Chow, Student (age 14)~

As parent of a young adult, what kind of financial success do you want for your child?

Invest in this unique Smart Money-User Basic program and discover how you will be able to create timeless opportunities for your children, helping them to solve their financial situations themselves and giving them the money skills that will last a lifetime.

Who facilitates the Abacus SMU program?

Workshops and coaching sessions are conducted by **Carol Yip, Founder of Abacus For Money**, supported by a team of certified professional financial advisers. Carol Yip is a certified financial planner, a keynote speaker and financial coach. She is also the author of "Smart Money-User" — a money book for today's young adults' lifestyles.

What is the Abacus Smart Money-User Basic program?

It's a 3-month training and coaching program that focuses on releasing the boundaries that limit your financial capabilities.

It's an interactive and engaging experiential learning program supported by experienced coaches who will teach young adults how to be money-smart!

The Abacus Smart Money-User Basic program includes:

- 2-day workshop
- 3-hour monthly coaching sessions over a 3-month period

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!

“ I thought that the program was very effective and useful for me to know about money matters as a teenager. I totally realised that I always have to think before I spend money on anything and learned not to take advantage of my parents' money for something that I want and don't need! ”
 ~Azizah Azmi, Student (age 16)~

“ 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~

ABACUS SMART MONEY-USER BASIC PROGRAM



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