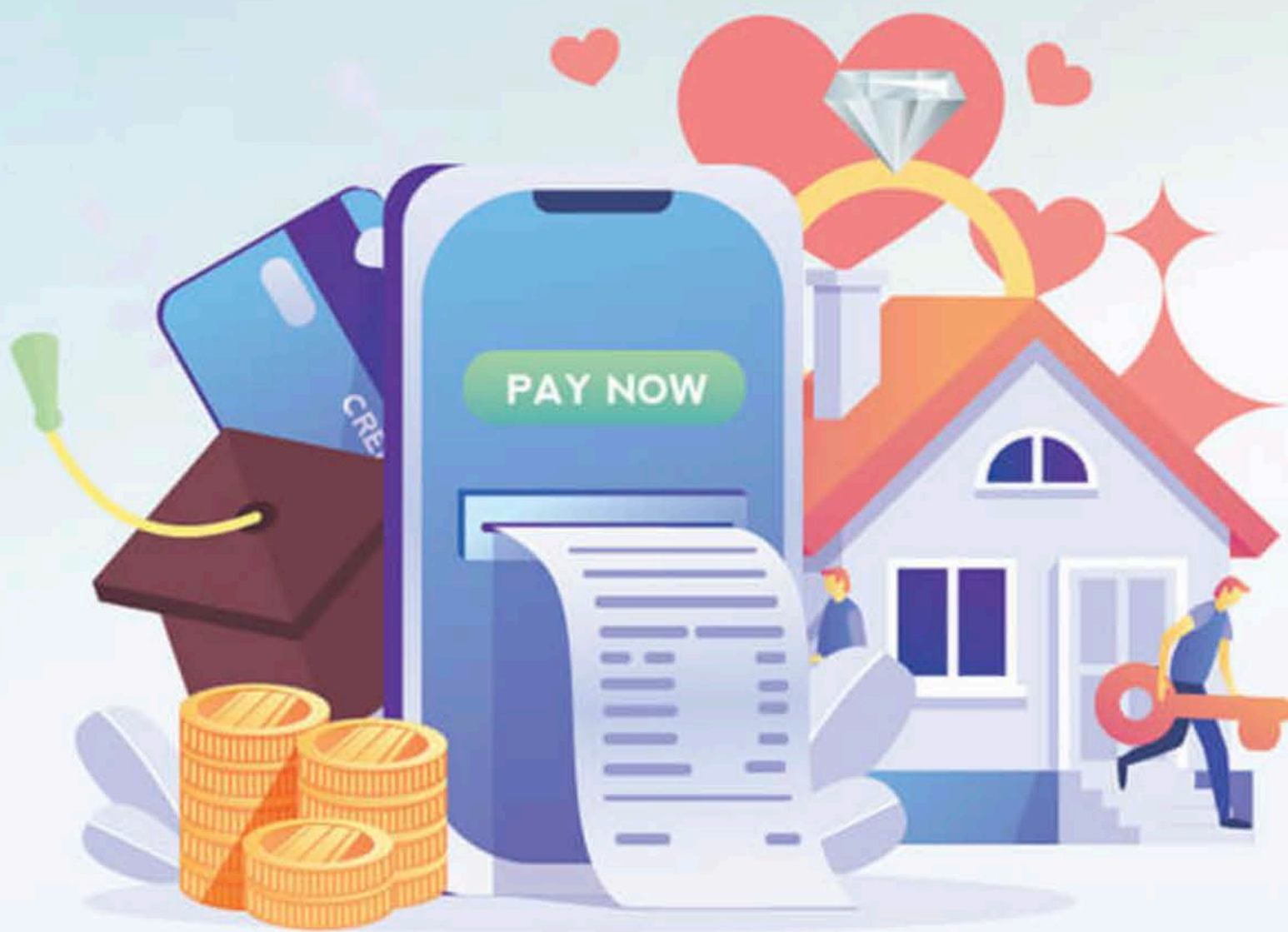




A Better Future for all Malaysians



MAJOR EXPENSES TO WATCH OUT FOR

What can go wrong?

a. Not knowing what you can really afford

Make a list of all your monthly and annual expenses, subtract this from your net pay and you will know how much you can spend on the instalment of your new home each month. Now you can identify what type or size of home you can truly afford.

b. Not knowing your credit score

It's important to check your credit score before purchasing a home. If you have a low credit score and are unable to secure a home loan, there are ways you can improve it and help your chances of getting approved for a loan.

c. Fail to consider additional expenses

Don't forget other expenses such as quit rent, assessment, home insurance, mortgage insurance and maintenance or renovation.

d. Not considering the future

Some questions you should ask about your potential neighbourhood:

- What kind of development plans are in the works?
- What's the rate of appreciation for the properties?
- Is this area safe or prone to natural disasters like landslide and flash floods?



1 Buying A Property



2 Paying For Tertiary Education



What can go wrong?

a. Degree is not recognised

Be sure that the degree is accredited by Malaysian Qualifications Agency (MQA). If it is not, you will need to take up some qualifying exams or courses, which is going to cost more money.

For professional courses such as Accounting, Engineering or Medicine, you'll have to ensure it is recognised by the relevant Professional Bodies.

b. Drowning in debt

Funding tertiary education can be costly especially in a local private university or a university overseas. Without a proper financial planning to afford a university education, one can drown in debts.

What can go wrong?

a. Wedding planner

While using a one-stop wedding planner means you can easily manage your wedding preparations, it is also important to have an experienced and reliable one so that costs can be managed.

b. Wedding costume

It's great to get a custom-made wedding gown for keepsake. However, it is also much costlier for something that'll be used just once.



3 Planning A Wedding

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