

Money Management

Presentation by Group 10



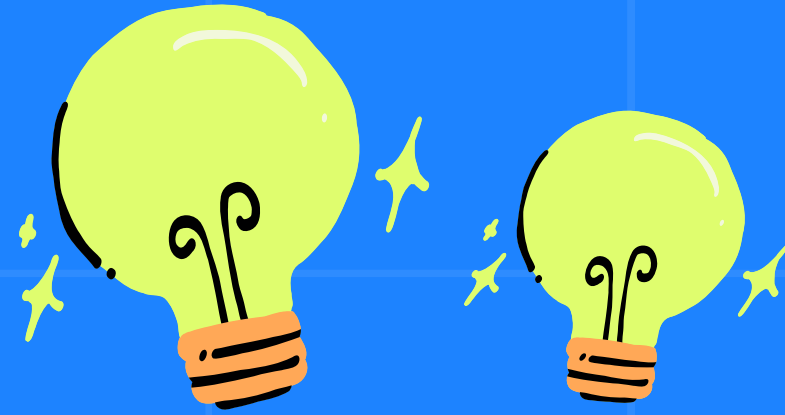


Introduction

Money Management is the process of managing personal or family finances effectively to achieve financial goals.

With good management, we can ensure that our finances are healthy and stable.

Money Management



Objectives

There are several main objectives of money management:

- Manage expenses so that they do not exceed income.
- Increase savings for the future.
- Reduce and manage debt wisely.





Creating a Budget

Creating a budget is the first step in managing finances. Start by recording all sources of income and all expenses.

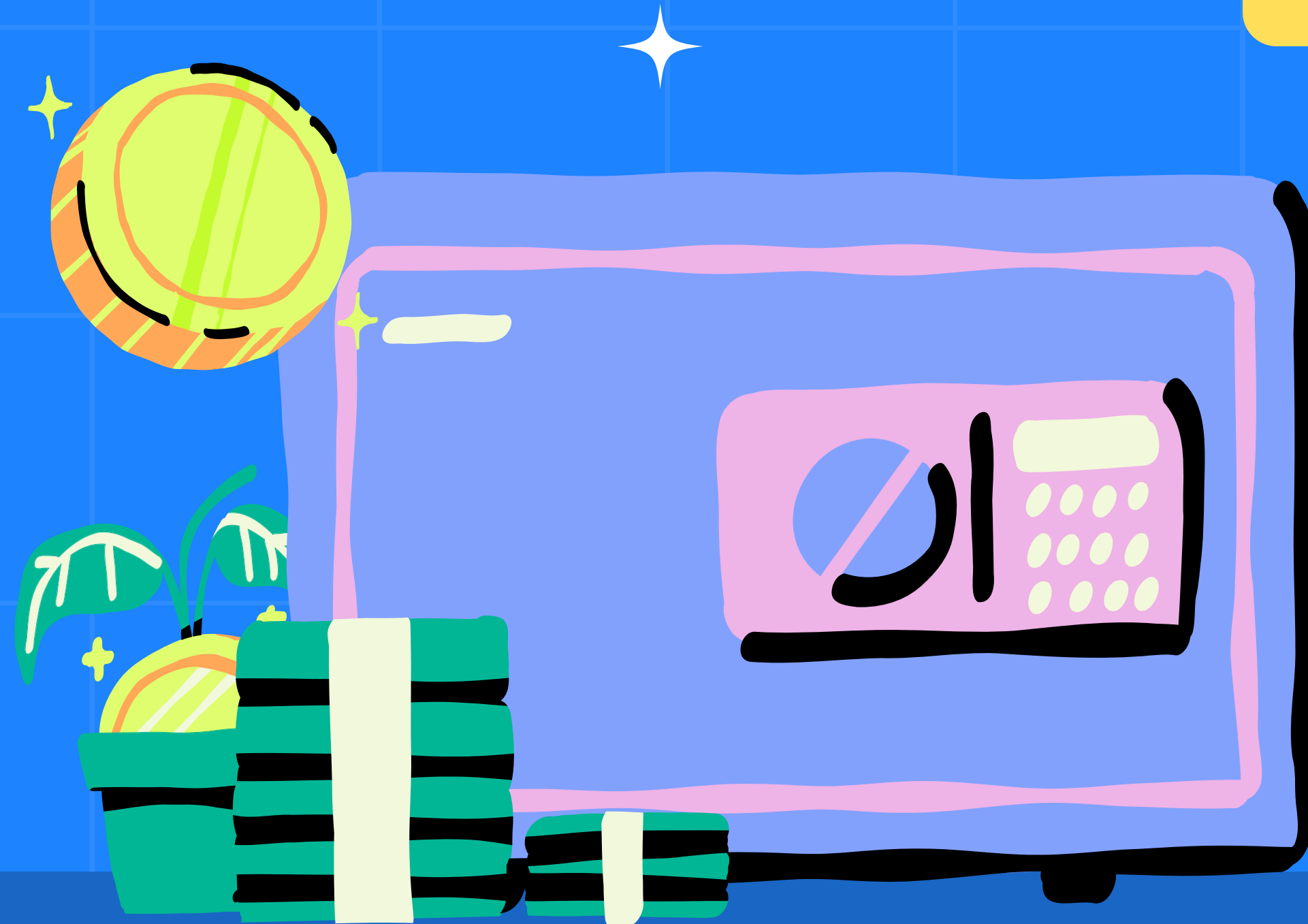
Categorize expenses based on priorities and make sure to always evaluate the budget every month.

Saving and Investment



Saving is our way of saving money for urgent needs or short term goals.

Meanwhile, investment is a way to grow our money in the long term. Examples of investment instruments are shares, bonds and mutual funds.



The background features a blue grid pattern. In the top left, there is a pink credit card with a green chip and a blue stripe, partially overlapping a document with horizontal lines. To the right of the card is an orange wallet with a green card inside. Further right is a document with a large green dollar sign and blue lines. In the bottom right, there is a pink piggy bank with a large green dollar sign on its side, and a small green potted plant with a yellow flower. The title 'Managing Debt' is written in white text with a small white star to its right.

Managing Debt

Managing debt is very important. Prioritize paying off debts with the highest interest rates, consider refinancing to get lower interest rates, and avoid adding new debts unnecessarily.

Wise Spending


Shopping wisely means we have to be conscious of our expenses. Avoid impulse spending by always making a shopping list, looking for discounts or promos, and comparing prices before buying.





Conclusion

Managing finances requires discipline and careful planning. With the right strategy, we can ensure our finances are healthy and ready to face the future.



“Start now, and make
money management a
part of our daily lives”

Thank You

