

School Name : S.K.H Bishop Mok Sau Tseng Secondary School

Students' name : Cheung Lok Yi Chiu Moon Yan

Group (junior/senior) : Senior

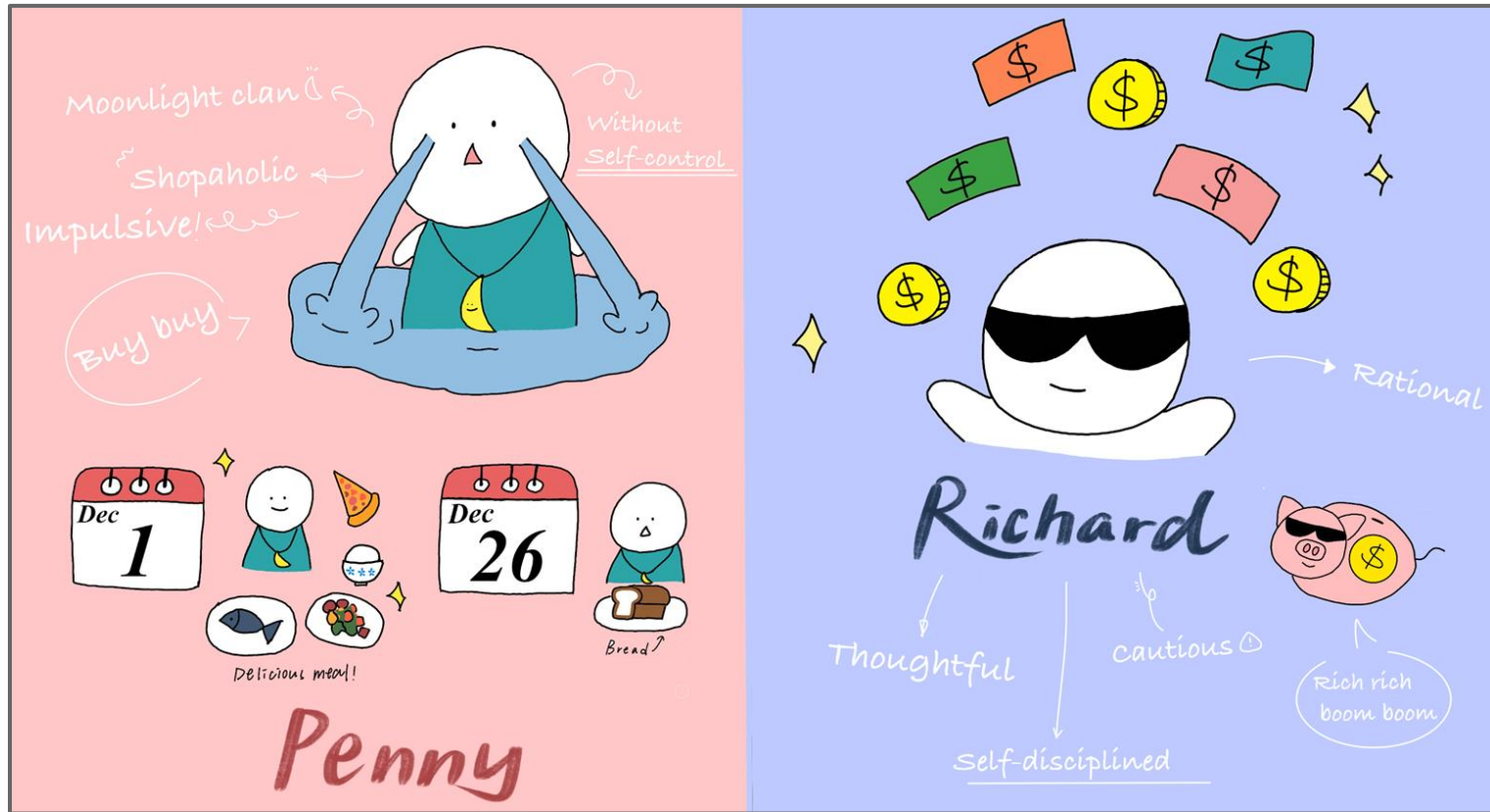
Name of our work : Personal Financial Tricks

Theme : Personal financial planning



## Personal Financial Tricks

Richard : Let's follow me and have a magical financial journey



Characters' introduction



Penny

Live is so tough 😞  
I don't want to live from paycheck  
to paycheck anymore !!! 😞

12m

No worries!  
You have asked the right guy  
Let me give you some tips!



1m



Richard

Yayyyyyy!!!!!!!



Penny



1m

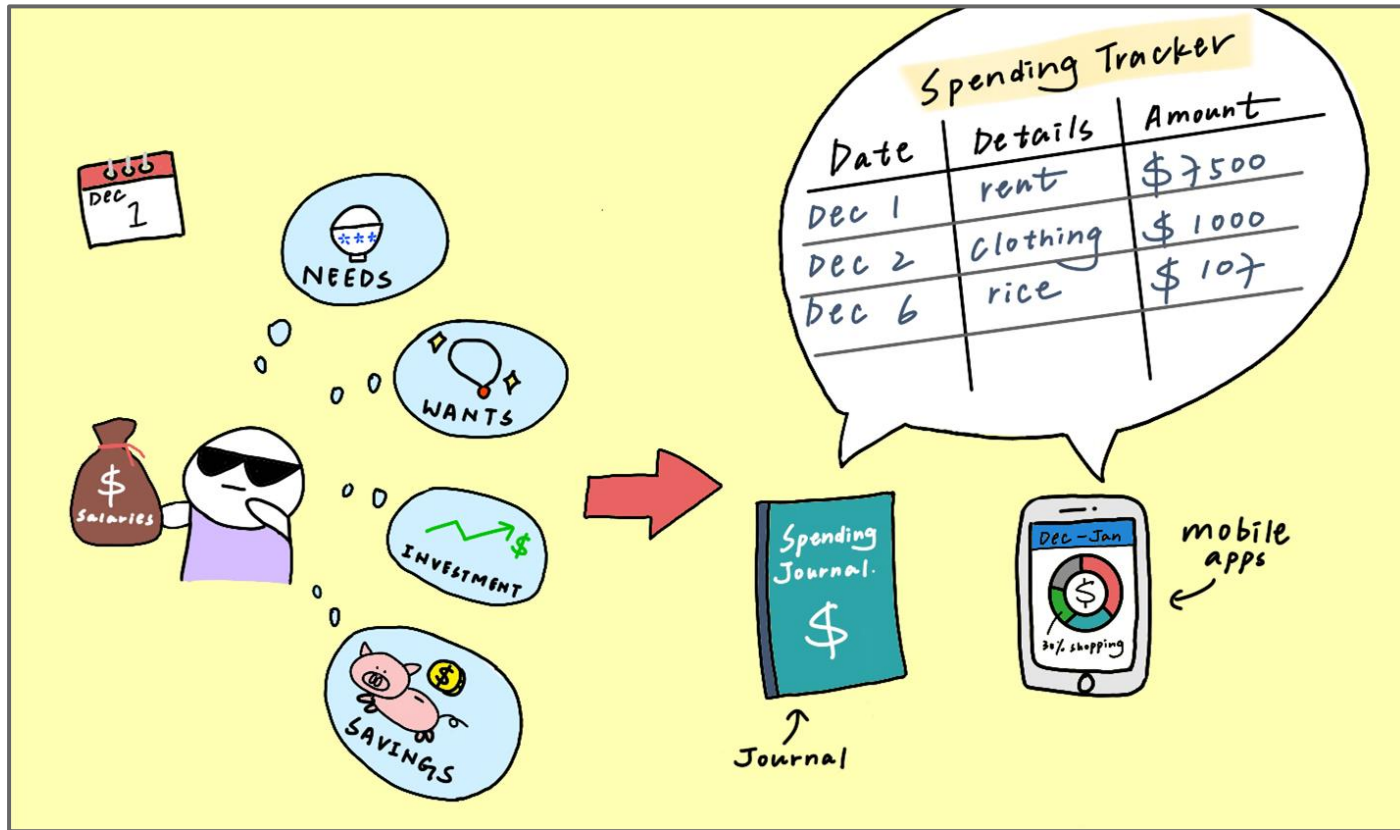
(Chat room)



Richard : Before we make purchases, we should recognise our needs and wants to arrange their priorities.



Richard : STOP ! Don't blindly follow the trend.Be a smart consumer and say no to impulse purchases.



Richard : Track your spending by using budgeting tools to prevent overspending.



Penny

Why is it so important  
to have good financial planning? 🤔

5m

*In different stages of life, we have different financial needs.  
Our risk tolerance level varies with age.  
We should cultivate good money management  
so that we can satisfy our desires and overcome the rainy days.*

1m



Richard

Got it 🙌 Thanks 🙏

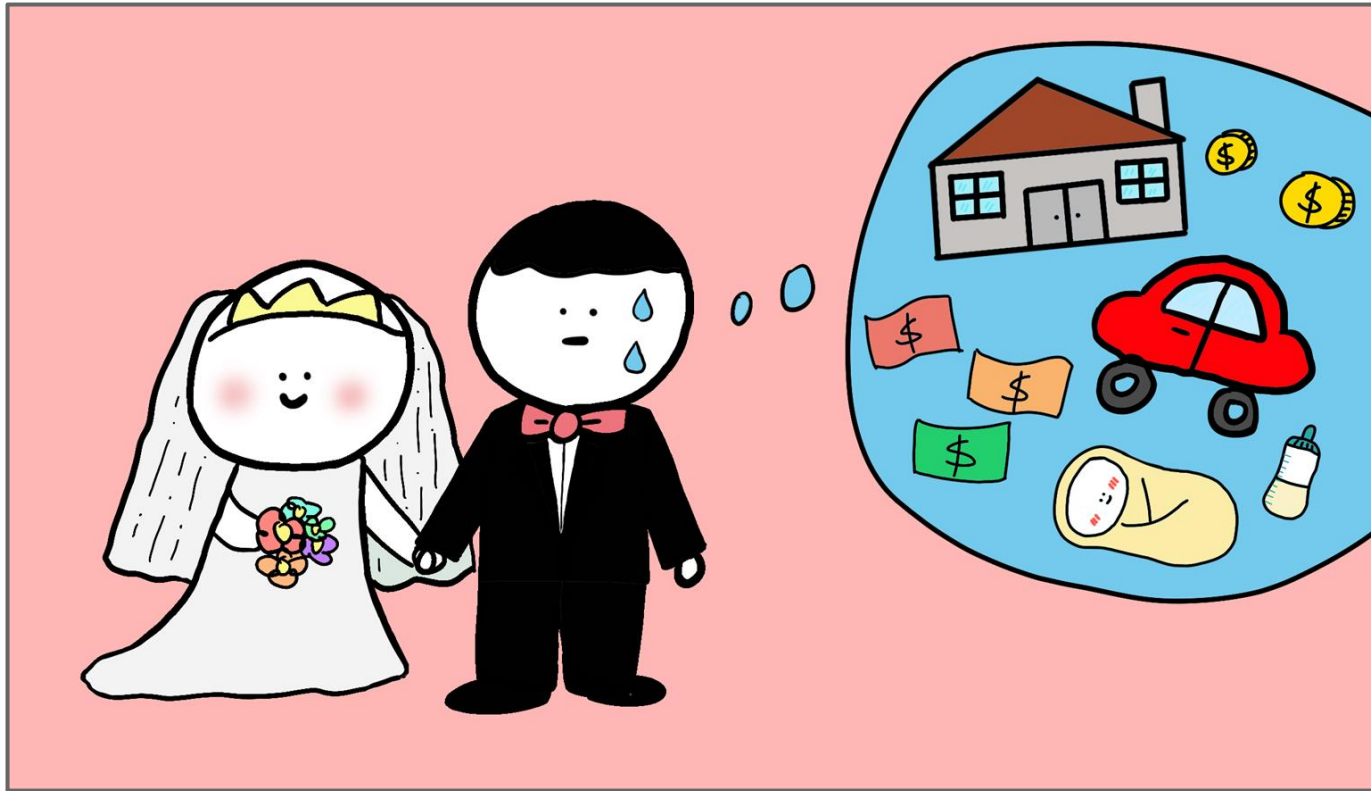


Penny

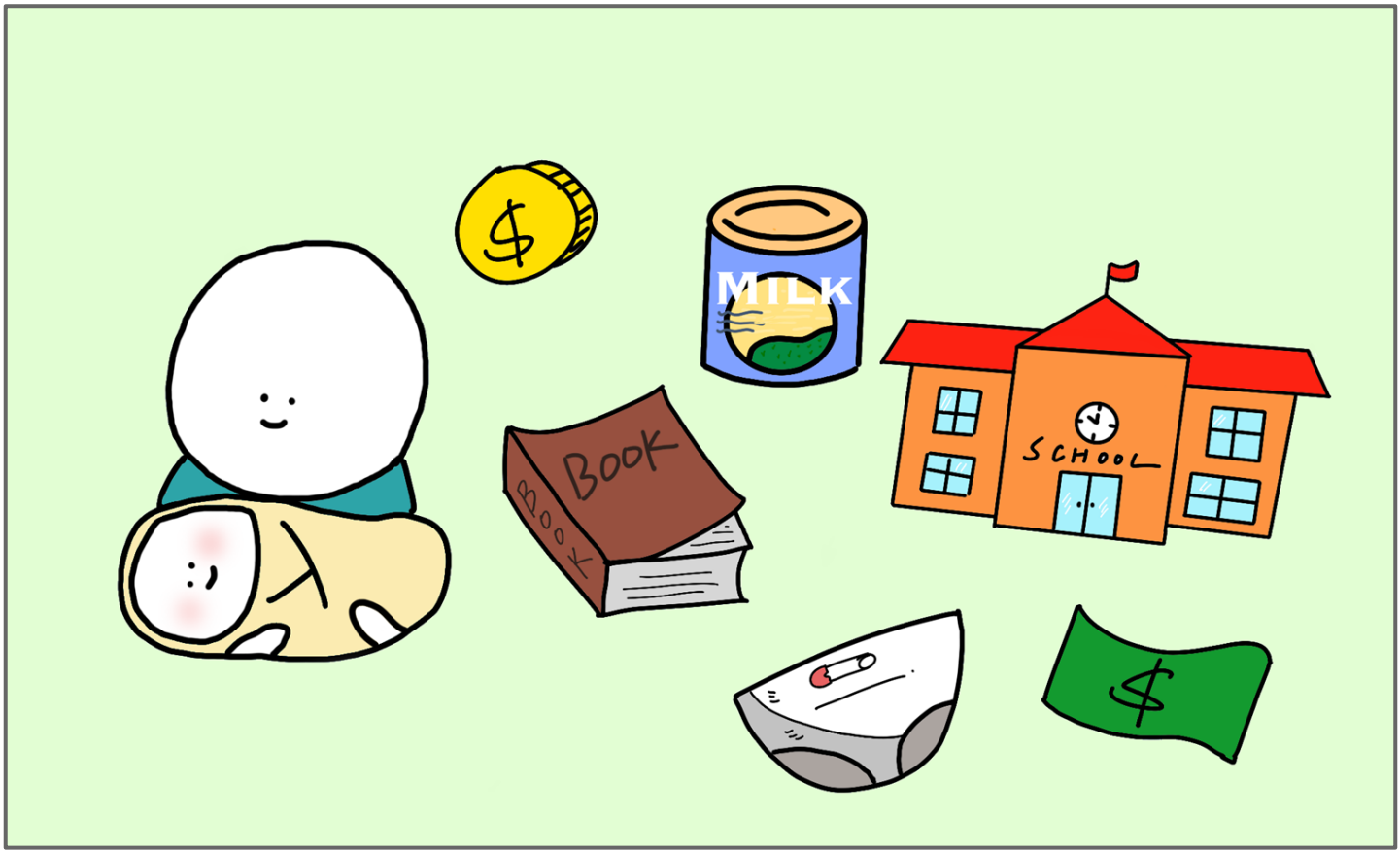


(Chat room)





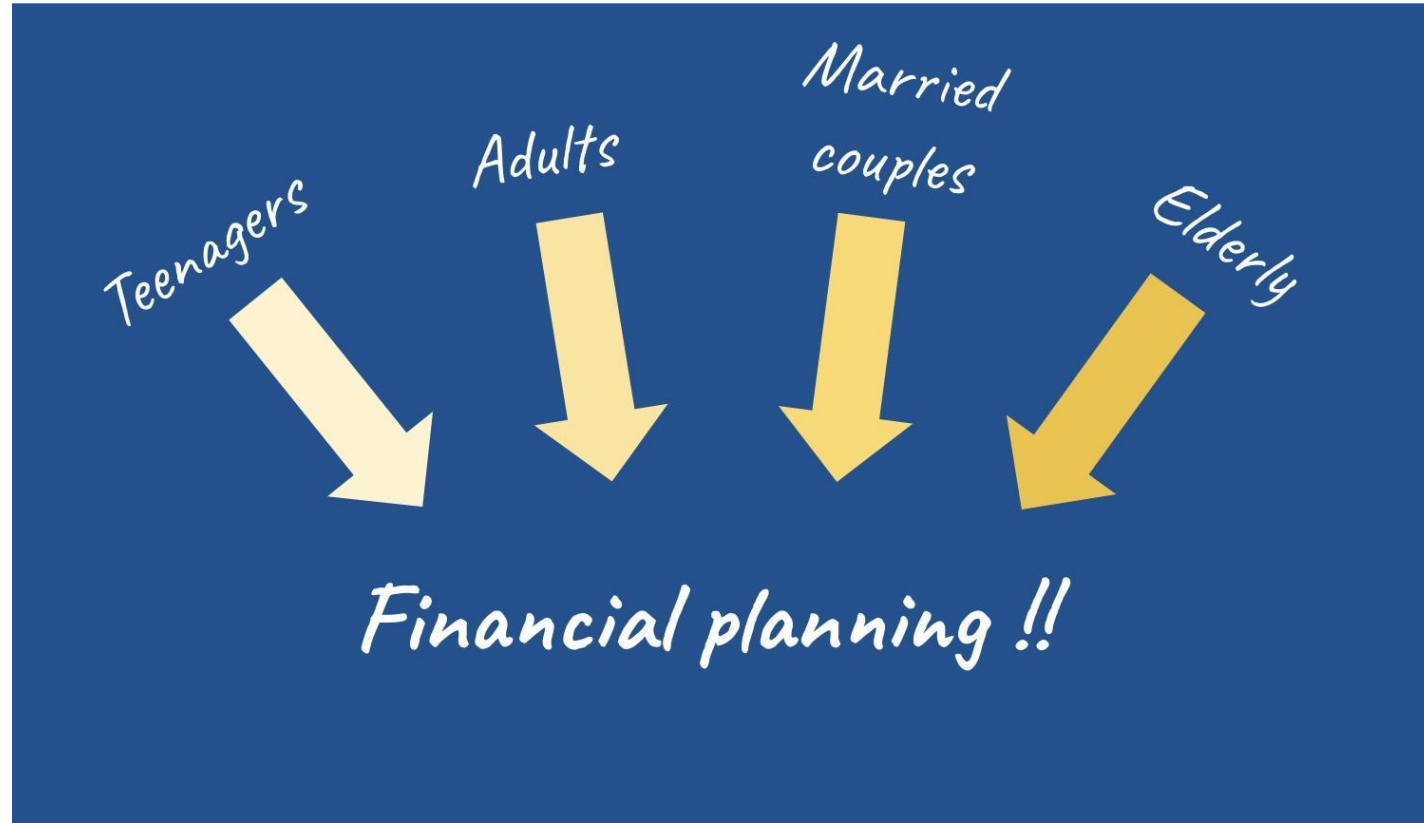
Richard : When the amount of income becomes steady, people are more willing to get married. Therefore, young couples need to have enough savings for the future.



Richard : Raising a child is costly. People have to plan the financial use wisely so that they can afford the child's necessities.



Richard : Our risk tolerance level decreases with aging. When we retire, we have little or no income but we have to bear the unexpected medical expenses.



Richard : No matter at which stages of life, it is important to have good financial planning.

Today



Penny

KingsCoin has been so popular recently.  
I bought some and earned a profit. 🤑

1m

Congrats 🤗 Glad to see your improvement!

1m



Richard



Penny

Well, I want to make a further investment  
in KingsCoin. Do you want to join me?

1m

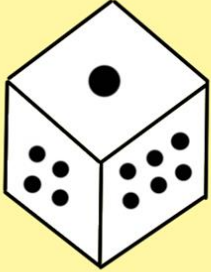
Hold on! The market environment  
can be affected by many factors.  
Have you done a research for it?  
Don't blindly follow the trend as  
there are full of unexpectedness!

Now



Richard

(Chat room)



**MONOPOLY**  
Financial version

2 CHANCE CARDS?

JUST	IN	Sick \$500	accident \$1100	Risk of Bankruptcy DEBT	Shopping \$1000	Interest Rate ↑↑↑	Pandemic	Gambling \$300	Winning Mark SIX Get \$1500	New Baby \$25000	COLLECT \$500 SALARY AS YOU PASS
GO	SCAM \$2000	LIAR	Riot	Unstable Environment	DONATE \$20	Dividend	CHANGE ?	Buying an Insurance \$10000	COMMUNITY CHEST	Re-promoted \$4000	Make an Investment \$50000
Bank Charges \$50	Robbery \$300	Financial Crisis	Gov Tax \$1600	Banking (No Wins)	Bank Charges \$50	Robbery \$300	Financial Crisis	Gov Tax \$1600	Bank Charges \$50	Robbery \$300	Financial Crisis
Bank Charges \$50	Robbery \$300	Financial Crisis	Gov Tax \$1600	Banking (No Wins)	Bank Charges \$50	Robbery \$300	Financial Crisis	Gov Tax \$1600	Bank Charges \$50	Robbery \$300	Financial Crisis

Richard : Our lives are full of chances and risks.



Richard : Have not thy cloak to make when it begins to rain. Always save money for the unexpectedness.

# When we Invest...

Unfortunately, he suffered a loss

## High risk Investment



## Risk diversification



The positive performance of some investments neutralizes the negative performance of others.

ALL the eggs are BROKEN!!



Richard : In order to find out the most suitable financial product, we should estimate the expected gain and possible risks carefully before we make an investment.





Penny

Wow! 😄 Using credit card is so convenient. I bought the latest sport shoes with it 👍

Mon 5:02 PM

Yes, it is ! But you have to beware of the repayment period ! Use the card smartly.  
Remember what I have told you  
**BE SELF-CONTROLLED !!**

Mon 5:17 PM



Richard

Yesterday



Penny

Help 😞  
I cannot afford the high interest charges

23 m

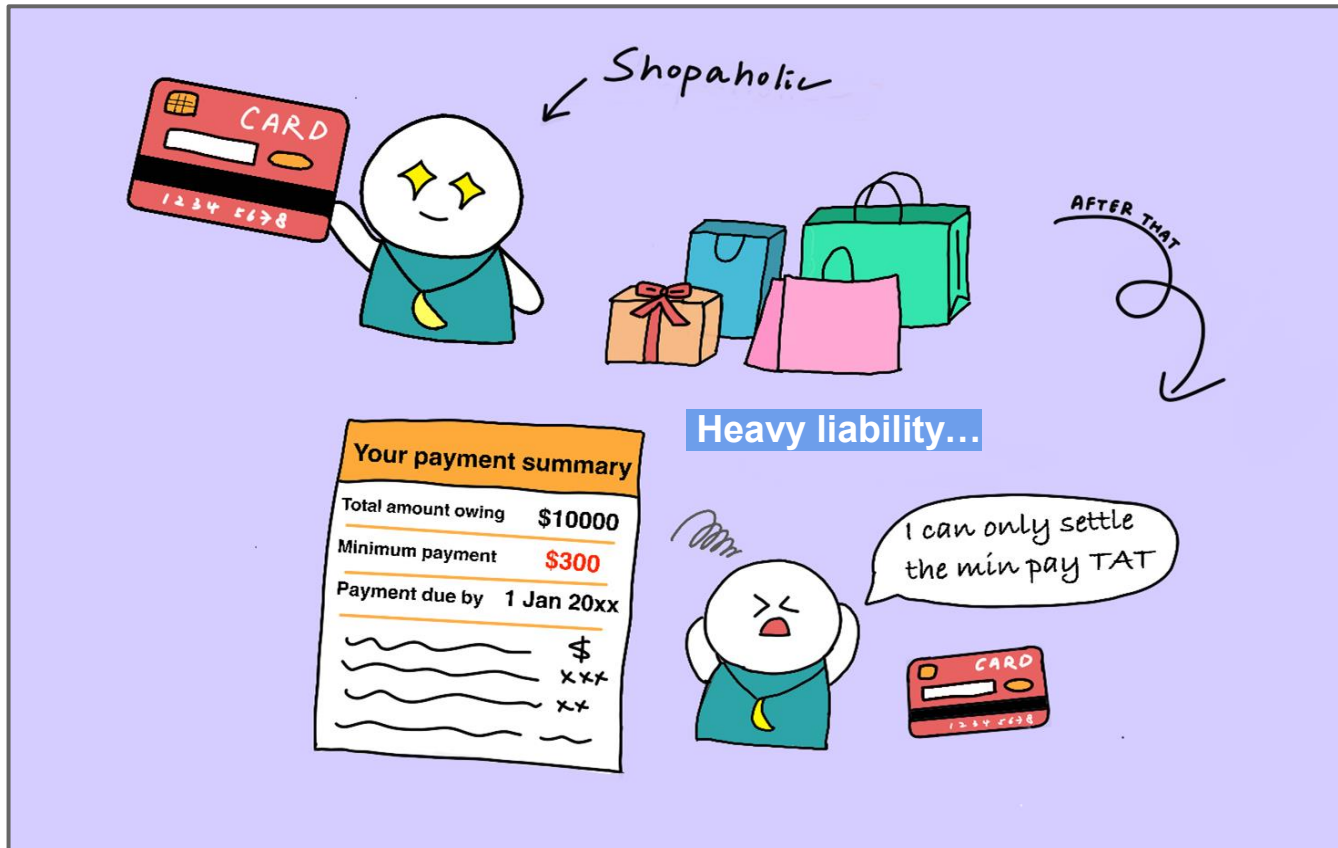


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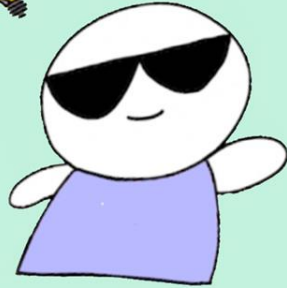


Richard

(Chat room)



Richard : Cardholders have to pay high interest charges if they cannot pay their credit card balances full within the repayment period.



1. Choose the right card for you



2. Pay in full on time



3. Understand the terms and conditions

4. Do not buy more than you can afford

5. Maintain a good credit record

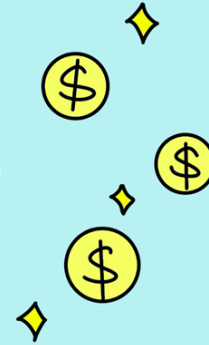
Credit score .



Richard : Although using credit card is very convenient and flexible,we should not overlook its high interest rate.

# The End

HOORAY!!



**We have cultivated good money management habits,  
how about you ?**

**- Penny and Richard -**

Penny and Richard : We have cultivated good money management habits, how about you ?