

PERSONAL FINANCE

**EP.1 WHY PERSONAL FINANCE
IS CRUCIAL IN EVERYDAY LIFE**



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AGENDA

- **WHAT IS PERSONAL FINANCE ?**
- **WHY MANAGING YOUR MONEY EFFECTIVELY IS IMPORTANT?**

WHAT IS PERSONAL FINANCE ?

PERSONAL FINANCE IS ABOUT MANAGING YOUR MONEY AND SAVING AND INVESTING.

**IT INCLUDES TAX PLANNING, RETIREMENT PLANNING, HEALTH AND LIFE INSURANCE, MORTGAGES
(LOAN TO BUY HOUSE).**

WHAT IS PERSONAL FINANCE ?



**Tax
planning**



**saving for
future goal**



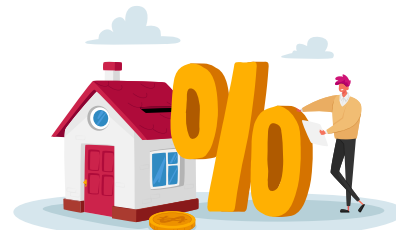
**Health and
life insurance**



investing



**Retirement
plannings**



Mortgage

1. THE UNEMPLOYMENT RATE IN BANGKOK FOR MAY 2020 WAS AT 9.6 PERCENT

EMPLOYED



100K
BAHT / MONTH

UNEMPLOYED

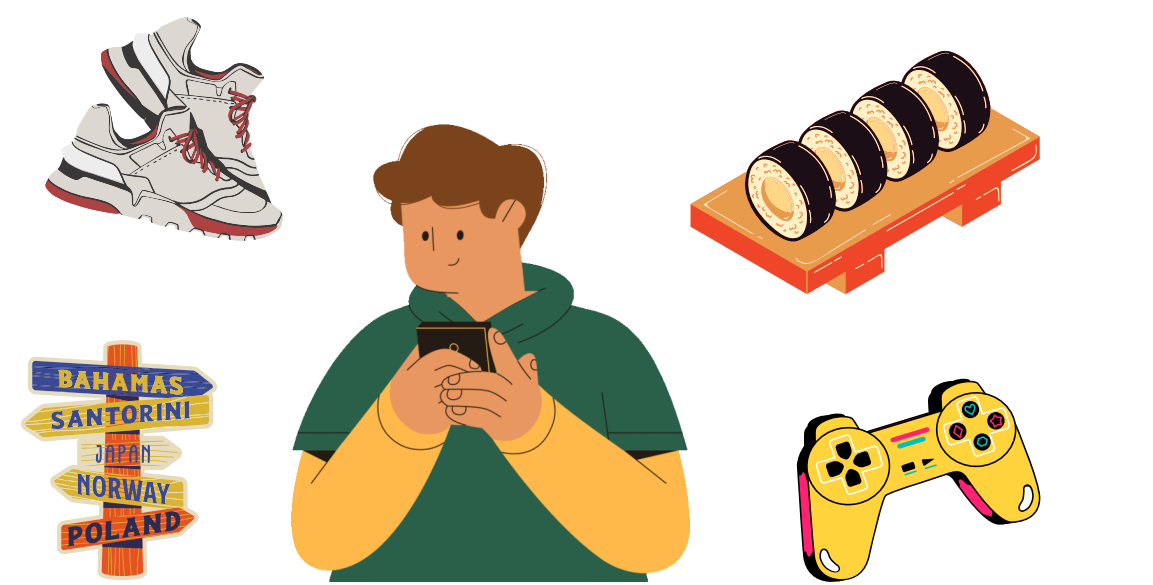


ZERO
INCOME

**WHY WE
NEED TO
MANAGE OUR
MONEY**

2. MR.BEAN RECEIVE MONEY FROM PARENTS 10,000 ฿

CASE 1: SPEND ALL MONEY

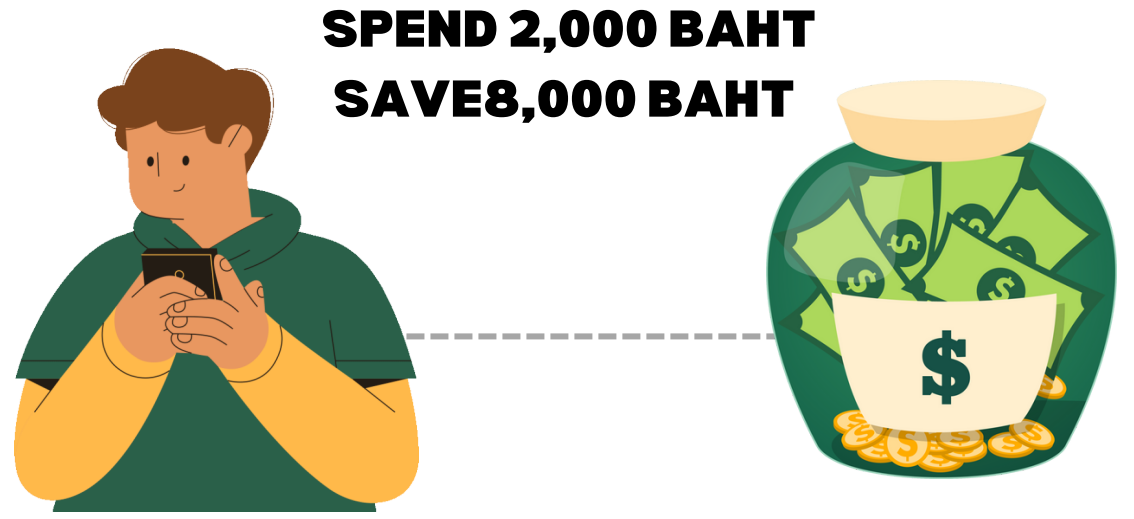


IN THE NEXT 10 YEARS

**NO MONEY
NO HONEY!**



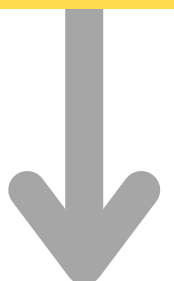
CASE 2: SAVE & INVEST



**SPEND 2,000 BAHT
SAVE 8,000 BAHT**



INVEST 8,000 ฿



**TOTAL
~ 13,200 ฿**

**WHY WE
NEED TO
MANAGE OUR
MONEY**



EXAMPLE: WORLD FAMOUS INVESTORS



-WARREN BUFFETT-



-BENJAMIN GRAHAM-