



UTM
UNIVERSITI TEKNOLOGI MALAYSIA

ExCEL Activity Report

Strategizing Your Financial Future; Securing the Bag Webinar

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Programme: SECP Bachelor of Computer Science (Data Engineering)

Batch: 2019/2020

Academic Advisor: Prof. Dr. Azlan Bin Mohd Zain

Programme Information

Date: 22nd May 2021

Venue: Google Meet

Organiser: UTM Students

Graduate Success Attribute

1. Enterprising Skills
2. Scholarship Skills

Position: Participant.

Justification in Joining Activities

In mid May 2021, I had read regarding a webinar titled Strategizing Your Financial Future; Securing the Bag!, was going to be held on the 22nd May 2021 through a friend who had advertised in his social media posts. My interests were very piqued after reading the title. This is because as a young adult, I am very interested in achieving financial security as soon as possible. Therefore, in attending this seminar I would hope to gain any insight, tips, tricks and knowledge that would aid me in achieving said goal. In addition, I was very interested in the three topics that were going to be discussed in the webinar. The topics being discussed were What is Investment, My Experience in Investing as a University Student and Taking Stock of Your Personal Finances. I was most interested with the second topic as I wanted to hear another student's own personal experiences in investing. Secondly, the reason I joined this webinar because I wanted to answer my friend's personal invitation to the webinar and support the event that they organised. Lastly, I was interested in trying to win the RM150 that was offered as cash prize for answering some forms.

The Graduate Attributes that are focused on

This event has focused on two Graduate Attributes which are the Enterprising Skills and Scholarship Skills.

In the event, one of the Graduate Attributes that was focused on was **the Enterprising Skills**. After attending this webinar students who had no knowledge or just limited knowledge regarding financial literacy will be exposed to the personal experiences from the UTM students who were invited to speak at the webinar. This will enhance the student's enterprise abilities especially in regards with finance. Such as the ability to identify new opportunities to invest such as cryptocurrency. The ability to willingly take calculated risks when investing money in the future, and the ability to act effectively and creatively in difficult situations such as reacting correctly to the market change.

The second Graduate Attribute that was focused on was the **Scholarships Skills**. This is because all speakers highly encouraged students to do their research when investing and not solely rely on the speakers experience and presentation. In addition, each speaker provided and talked about various external sources where students can find and research about themselves.

This encourages student's abilities to seek and manage relevant information about investing and financial literacy from various sources. This includes the ability for financially naïve students to be receptive to new ideas and motivation for self-learning.

Contents of the activities

The webinar titled Strategizing Your Financial Future; Securing the Bag was organised by UTM students with the aims of exposing students to strategies and tips on achieving financial security. This event was attended by students from UTM.

This event was started off with the first speaker Muhammad Firdaus bin Mohd Adnan. He introduced on the concept of investing and why do we need to invest, presenting about the various types of investment which were low risk, medium risk and high-risk investment. Showing all the related and trusted bodies for investment such as Amanah Saham Bumiputera and robot advisors. After that the speaker talked about their own personal experiences, especially highlighting that they were able to invest more since they were staying at home and did not have to worry about other expenses. The second speaker Victoria Clarissa talked more about their own experiences with investing such as highs and lows. The speaker talked more about their experiences with robot investors such as StashAway and Wahed Invest. The second speaker advised to go with Wahed Invest since it was more secure and Shariah compliant. Then the speaker talked about their experiences with cryptocurrency especially BitCoin. The second speaker had recently loss a significant amount of money in BitCoin due the market fluctuating negatively due to the influence of Elon Musk. Finally, the last speaker Soon Jik Long pressed upon the importance of investing earlier and how more than half the students today fail terribly at managing their own finances. The third speaker gave tips and practical steps in planning your own finance such as having your own personal planner and recording your finance meticulously. The third speaker adamantly pressed that students should be frugal and have self-discipline with their own money, and thus concluding the webinar entirely. In addition, during each intermission of speakers, there were forms that students had to fill if they wanted to win a chance at cash prizes.