Session 2020/2021

Semester 2

Introduction And Prerequisite

ExCEL

Power Up Your FQ!

Mini Report

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1.0 Justification In Joining The Activity

The speaker of this “Power Up Your FQ” webinar is Shane Choo. He is an international financial speaker who has 10 years of experience trading and he aims to enhance people’s lives through prudent investing concepts. FQ stands for Financial Intelligence Quotient. I joined this webinar to boost my financial concept as I think that financial investment is going to be a major topic in my future life and I better start now. Investing is one of the crucial topics and I want to understand them in detail and follow the tips shared by Shane Choo step by step.

2.0 The Graduate Attributes That Are Focuses On

1. **Communication skills**

   Communication skills are possessed in the procedures of financial investment. An effective and mature communication skills can be developed when sending email, sending messages via whatsapp, picking or leaving phone calls, speaking to an investor or teammates about crucial financial information. Effective communication is important to deliver important messages in financial information.

2. **Thinking Skills**

   Thinking skills will be sharpened when thinking about what to invest and the right strategies to invest. Excellent thinking skills can help me to find the best investment grade companies and select the best way to achieve financial freedom. Mature thinking skills will assist me in thinking through any related financial questions before making big decisions.

3. **Global Citizen**

   Global citizens will be created when we are aware of the wider world and thinking of the big growth economies. As an excellent financial investor, the global economics, foreign funds and the political issues are going to affect the financial investment and I really have to think about it and invest for tomorrow.

4. **Enterprising skills**

   Enterprising skills are improved through financial knowledge and commercial awareness. Listening to more financial related webinars to gain more financial knowledge and we will become a resourceful person. By getting the tips shared by Shane Choo, I am able to spot more opportunities and raise my financial IQ.

3.0 Content Of The Activity

This webinar was held on 17th April 2021 by BYIC UTM and supported by LifeChamp. It starts from 8pm to 10pm using the Zoom platform. In this webinar, Shane Choo shared about

- **why you need to invest to thrive in this economy**
  Investment is like our extra income because the start up salary for fresh graduates is only RM 2000 to RM3000. Then , saving alone is not enough and at the same time, we dreamed of having financial freedom. The ways to achieve financial freedom are business and investment. First, our financial IQ must be high.
- **concept of risk and return**
  Investing is long term stuff and there are right strategies related to investing. Firstly, we must know the investing objective and analyze the risk, followed by a time horizon investigation. Trading can make money fast but it is more risky compared to investing. Investing can make stable money and it is about wealth building.
- **basics of how the stock market operates**
  Stock investment is important as it is low capital cost, convenient, liquidity, and brings us passive income and capital gains. Stocks must undergo fundamental analysis and technical analysis.
- **factors move the stock prices and how to read basic financial statements**
  Politics and foreign funds will affect the stock markets as the global citizens will make stock decisions based on the latest politics and foreign funds. If a company can make money, then it is healthy. A good investor must be able to understand a balance sheet of a company which is a statement of a company's wealth by focusing on the net profit, dividend and sales.

- **how to open a trading account**

  In order to trade in shares, we have to open a Central Depository System (CDS) account and a trading account with one of the stockbrokers.

  1. Select a stockbroker
  2. Apply for a trading account
  3. Deposit money into the trading account
  4. Perform trading

- **Bursa Academy and how it can help to increase your FQ**

  Bursa Academy provides many e-courses, quizzes for beginners, intermediates and professionals. It aims in promoting investor education and boating countries financial literacy.