



DISCLAIMER: THESE SLIDES ARE FOR EDUCATIONAL PURPOSES ONLY,  
IT IS NOT EXPLICIT FINANCIAL ADVICE AND FURTHER RESEARCH IS HIGHLY ENCOURAGED.



# MONEY, BUT MAKE IT ADULT: FINANCIAL LITERACY 2026



# SESSION OVERVIEW

## INCOME

AS STUDENTS!

### SPEND

- EXPENSE-TRACKING
- BUDGETING

### SAVE

- TYPES OF SAVING BUCKETS
- WHERE TO SAVE?

### INVEST

- TYPES OF INVESTMENTS
- RISKS

### ADULTING!



YOUR 1ST PAYCHECK :  
IS YOUR TAKE-HOME PAY 100%?





## TIME-FOR MONEY

EXCHANGE TIME  
FOR PAY.

# 4

## TYPES OF INCOME

## SKILL-BASED FREELANCING

MONETISE SKILLS.



## DIGITAL/ONLINE

REMOTE WORK OR  
DIGITAL PRODUCTS.



## ACADEMIC-BASED

EXCHANGE  
KNOWLEDGE FOR  
PAY.





# INCOME OPPORTUNITIES FOR STUDENTS

CATEGORY OF INCOME	EXAMPLES	PLATFORMS
<b>TIME FOR MONEY</b>	RETAIL OR F&B JOBS, EVENT CREW, STUDENT AMBASSADOR	<ul style="list-style-type: none"> <li>• Unitemps</li> <li>• Job search portals (e.g Indeed)</li> <li>• Student Union website</li> </ul>
<b>ACADEMIC-BASED</b>	TUTORING, RESEARCH ASSISTANT	<ul style="list-style-type: none"> <li>• MyTutor</li> <li>• Superprof</li> <li>• Tutorful</li> </ul>
<b>SKILLS-BASED FREELANCING</b>	BAKING, PHOTOGRAPHY, GRAPHIC DESIGN, TRANSLATION	<ul style="list-style-type: none"> <li>• Fiverr</li> <li>• Upwork</li> <li>• PeoplePerHour</li> </ul>
<b>DIGITAL / ONLINE</b>	CONTENT CREATION, AFFILIATE MARKETING, DIGITAL PRODUCTS (E.G. TEMPLATES / ONLINE COURSES)	<ul style="list-style-type: none"> <li>• Etsy (Digital Products)</li> <li>• Gumroad</li> <li>• Tiktok / Instagram</li> </ul>

Filter by uni

UNITEMPS  
Clients Candidates Services Sectors Find a branch Resources Contact us Login/Register

Keywords or Job Reference Job type Category

University of Warwick, Coventry, UK 5 miles Branch

Search

Showing 1 to 20 of 30

Keywords(s)	Title	Start	Pay	Location	Branch	Type	Region
None	☆ ICUR 2026 Panel Facilitator	30/03/2026	£13.75	Combination of working from home and on-campus	University of Warwick	Temporary	UK
(X) Temporary	☆ Student co-creator for public engagement activities about AI (x2)	01/04/2026	£14.07	Combination	University of Warwick	Temporary	UK

\*official uni listings here

# UNI-ENDORSED JOB PLATFORMS

Your university have your own too!

warwick SU All Roles Log in

## Warwick Students' Union Job Opportunities

Part business, part charity, part membership body, we're proud to be a vibrant and progressive place to work, where everyone can be themselves and grow, both professionally and personally.

We also offer great benefits, including at least 35 days paid holiday every year!

My Applications

Already applied? Login to see your application.

Email Address  
Your email address

Applicant Code  
#####

Resend Applicant Code  
Log in

Available Roles

Fixed Term Contract Closes 15:00 20/02/2026

### Data and Insight Analyst (2-Year Fixed-Term Contract)

Warwick SU is looking for a Data & Insight Analyst to deliver and report on a programme of research that will help us understand our students and how we can contribute to giving them the best university experience possible.

View Details

Casual Closes 09:00 05/03/2026

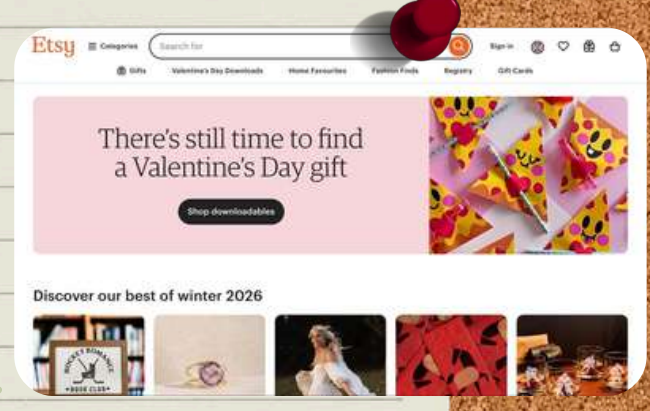
### Welcome Hub Assistant

Student Job Opportunity for Welcome Hub Assistant for Academic Year 2026/2027

View Details



# SPOTLIGHT BOARD



**DIGITAL PRODUCTS**



**PRODUCT REVIEWS**

- Get paid to test review products
- PAY : ~ £7.5 per review
- SITE : Bzz Agents & User Testing



**AFFILIATE MARKETING**

- Promote products & earn commission
- No product ownership needed
- TYPICAL RATE : 2-10% selling price



**FREELANCING**

- Offer your skills online
- Ex: Design, editing, translation
- Matches you to a client

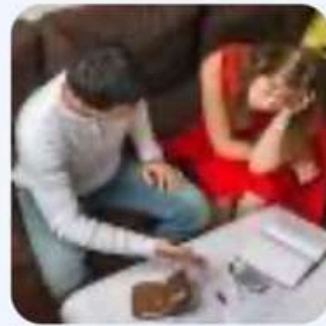




# SPEND, SAVE OR INVEST?



The 70-20-10 money rule: the new and...  
Applying around 70% of your take-home pay t...



HyperJar

50-30-20 rule in budgeting - Zurich...  
5 Jan 2026 — What is the 50/30/20 rule in...



Zurich Insurance

What is the 50-30-20 budget rule? -...  
50% of your income on needs: essential living...



HSBC UK

50/15/5: a saving and spending rule of...  
Spending or saving - how to find the right...



Fidelity UK

The 50/30/20 Budget Rule...  
19 Dec 2025 — The 50/30/20 budget rule i...



Investopedia

# IS THERE A **MUST-FOLLOW** RULE OF THUMB FOR INCOME ALLOCATION?



**NOPE :)**



# INCOME ALLOCATION RULE OF THUMB

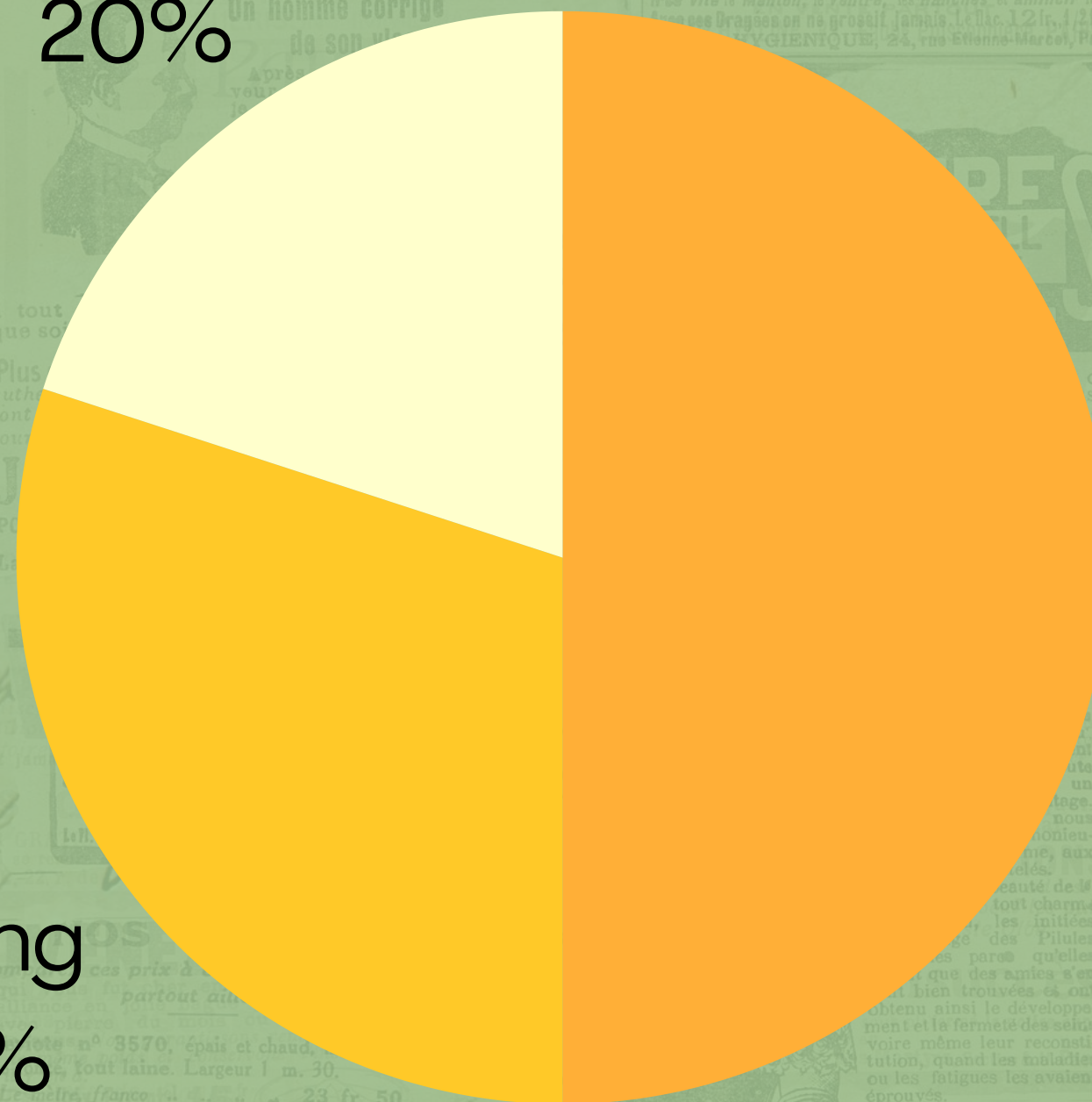
(MOST SUGGESTED)

Investing  
20%

Spending  
50%

Saving  
30%

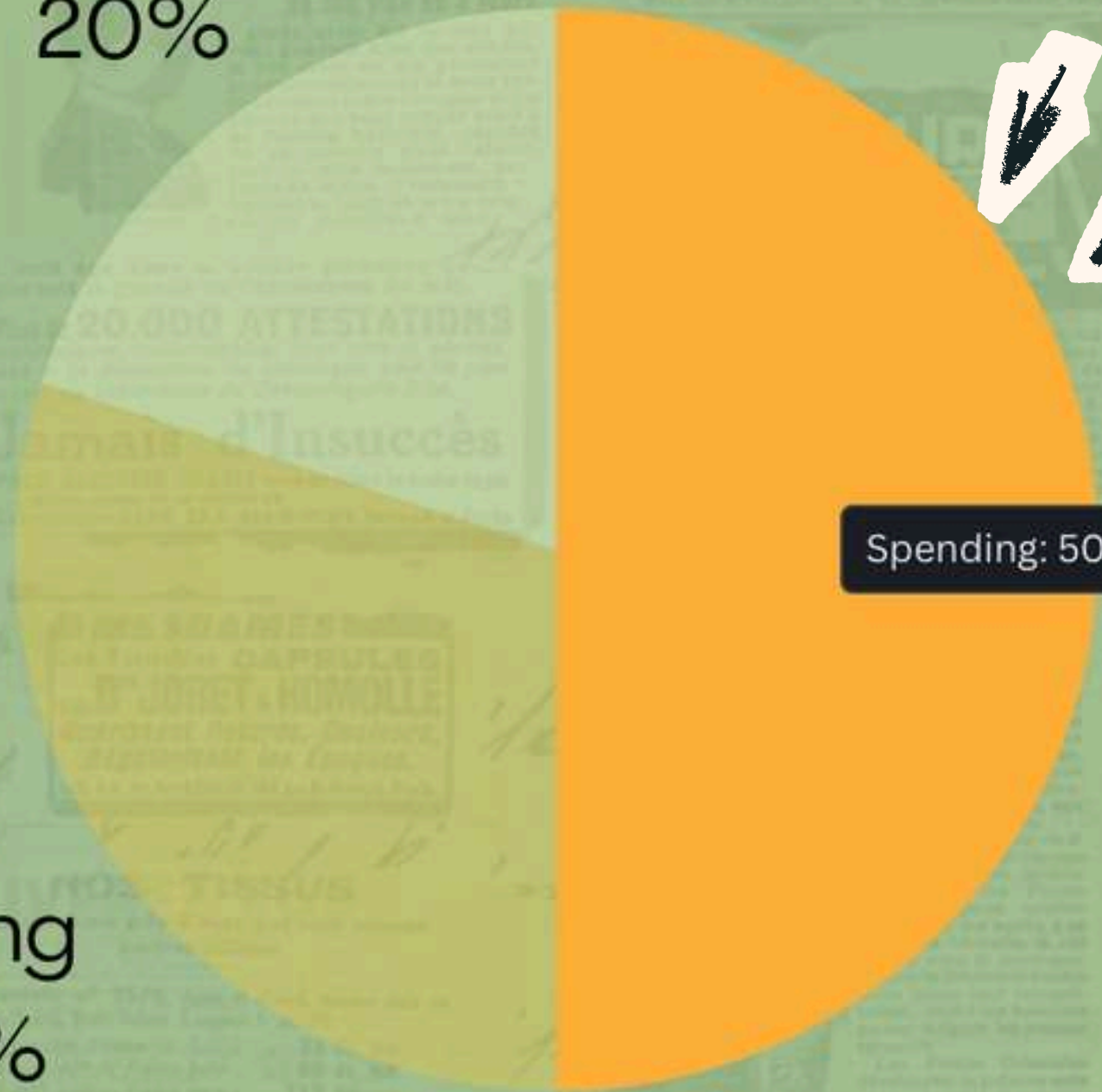
50-30-20 RULE.



# I. SPEND

Investing  
20%

(USING YOUR FUEL)



Spending: 50 (50%)

Spending  
50%

Saving  
30%



# WHY IS TRACKING YOUR EXPENSES IMPORTANT?

understand where your money goes

Avoid overspending & debt

Plan for savings and future investments

Helps you achieve financial goals faster

# STEPS TO TRACK YOUR EXPENSES:



1

Identify income & expenses sources.

2

Categorise expenses to FIXED or VARIABLE.

3

track expenses using your preferred TRACKING TOOL.

4

Review monthly.



# TYPES OF EXPENSES

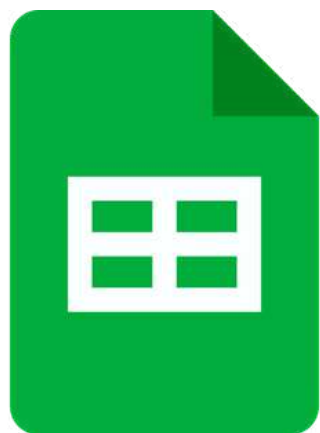
## FIXED

- Rent / Accommodation
- Phone bill
- Insurance
- Gym membership
- Subscriptions

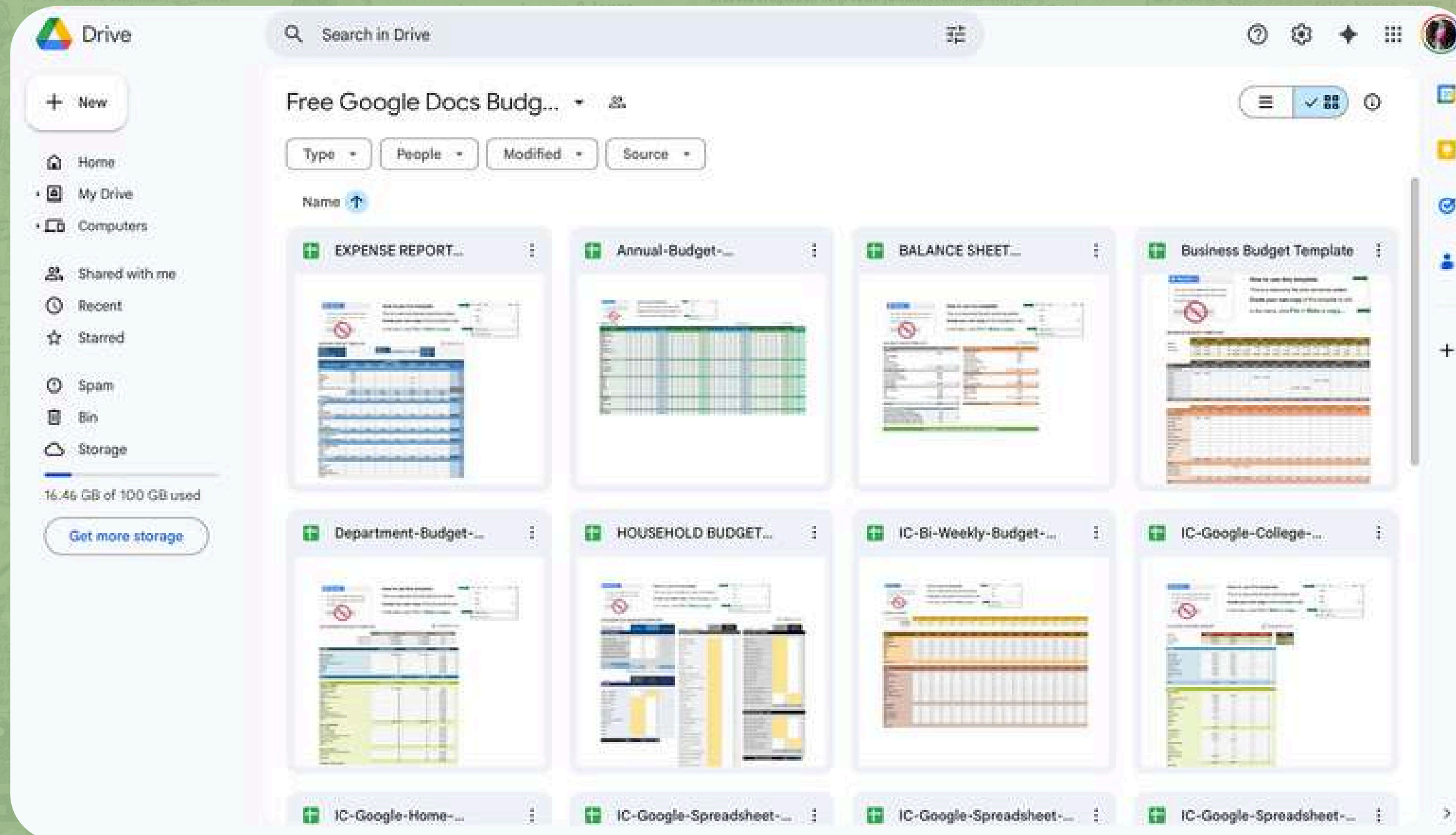
## VARIABLE

- Groceries
- Eating out
- Grab / uber / transport
- Shopping
- Travel
- Entertainment

# EXPENSE TRACKING TEMPLATE



FREE Google Sheets templates!



The screenshot displays a Google Drive interface with a search bar at the top. Below the search bar, there are filters for 'Type', 'People', 'Modified', and 'Source'. The main area shows a grid of document thumbnails, each representing a different template. The templates include:

- EXPENSE REPORT...
- Annual-Budget...
- BALANCE SHEET...
- Business Budget Template
- Department-Budget...
- HOUSEHOLD BUDGET...
- IC-Bi-Weekly-Budget...
- IC-Google-College...
- IC-Google-Home...
- IC-Google-Spreadsheet...
- IC-Google-Spreadsheet...
- IC-Google-Spreadsheet...
- IC-Google-Spreadsheet...

On the left side of the Drive interface, there is a sidebar with navigation options: Home, My Drive, Computers, Shared with me, Recent, Starred, Spam, Bin, and Storage. At the bottom of the sidebar, it indicates '16.46 GB of 100 GB used' and a 'Get more storage' button.

# EXPENSE TRACKING TEMPLATE



As Name	Description	Expense	Type of Expense	Frequ...	Date At
Rent	Monthly rental of \$600	\$600.00	Housing / Rent	Monthly	December 2023
New Bag	Bought a new travel duffel bag for Switzerland trip	\$65.00	Clothing & Accessor...	One-Time	November 2023
Dining Out	Total cost of dining out in December	\$150.00	Food & Drinks	Ad-hoc	December 2023

FREE Notion templates!

**Business Overview**

Bank Current Account: 23,699.00 (Statement balance (Jan 1))

Invoices owed to you: 1,824.00 (12 awaiting payment)

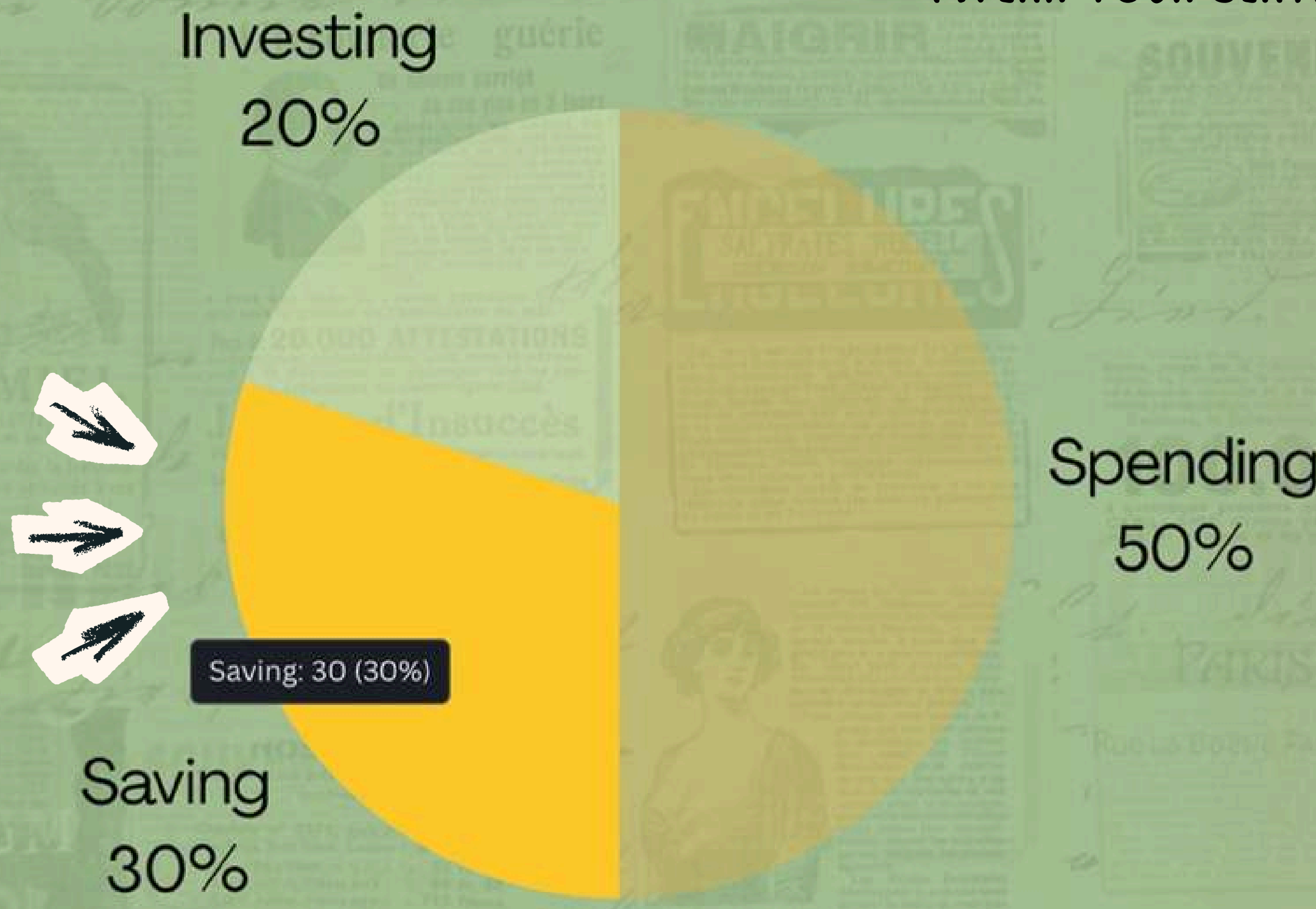
Bills to pay: 985.80 (7 awaiting payment)

Tasks: 12 Overdue invoices, 7 Overdue bills

30-days trial!

# 2.SAVE

(WEAR YOUR SEATBELTS)



Saving: 30 (30%)

Saving  
30%

Spending  
50%

Investing  
20%



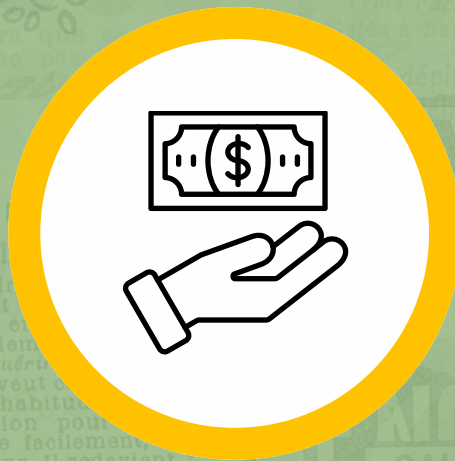
# 3 SAVINGS BUCKET YOU SHOULD HAVE :



## DAILY CASH BUFFER

PURPOSE :

- Smooth monthly spending
- Avoid overdrafts



## EMERGENCY FUND

PURPOSE :

- Medical emergencies
- Job loss
- Unexpected expenses

AMOUNT → 3-6 months expenses



## GOAL-BASED SAVINGS

PURPOSE :

- Travel
- Further studies
- Marriage



# HOW TO CHOOSE WHERE TO PLACE YOUR SAVINGS?

## RULES :

- 1

**Choose a regulated bank (legally licensed & supervised).**

➔

- Malaysia → Bank Negara Malaysia
  - UK → Financial Conduct Authority etc.
  
- 2

**Your deposits must be PROTECTED.**

➔

- Malaysia → Perbadanan Insurans Deposit Malaysia (up to RM250,000)
  - UK → Financial Services Compensation Scheme (£85,000)
  
- 3

**Easy access & withdrawal.**

➔

Should not be locked or penalised!



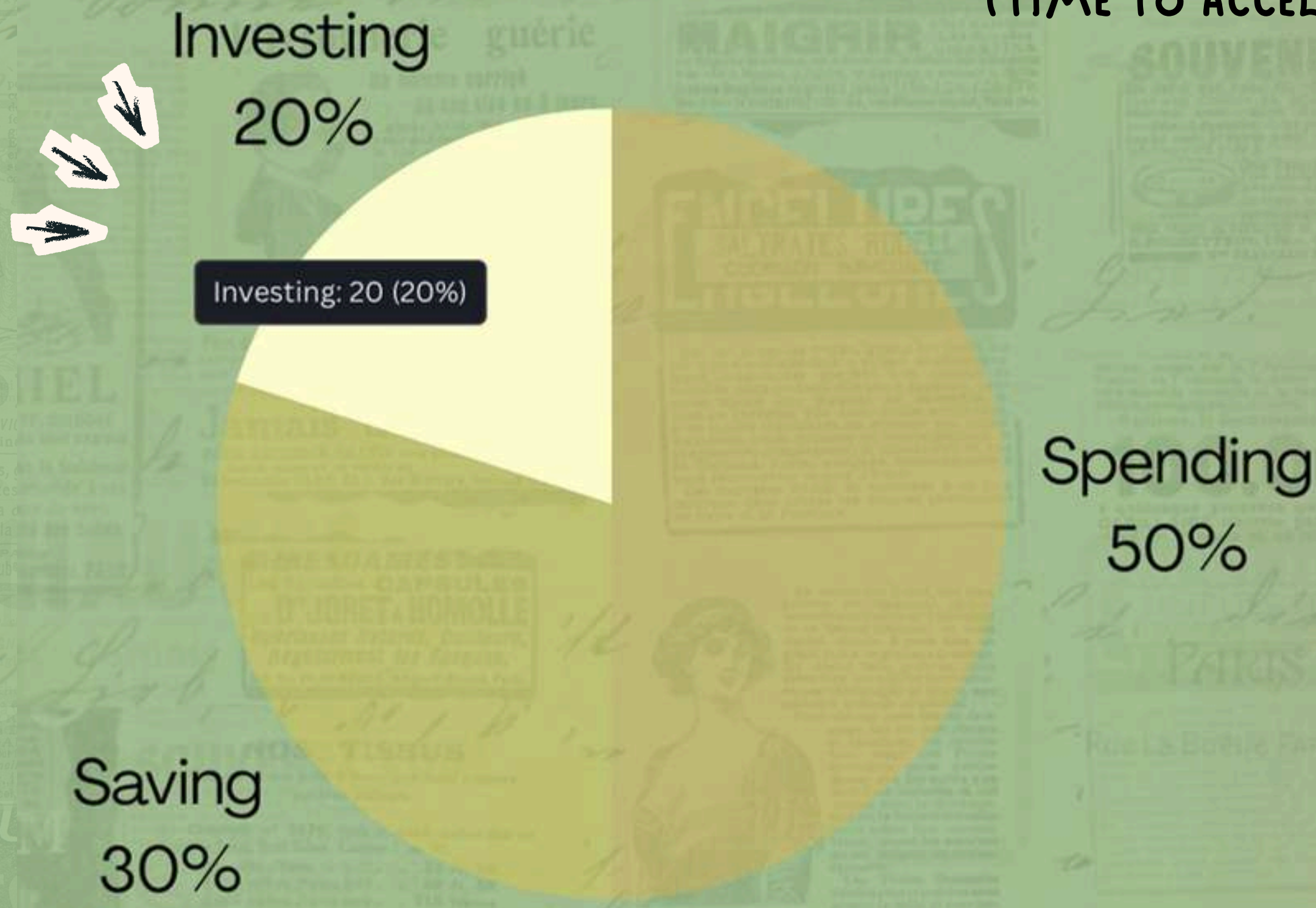
# EXAMPLES OF REGULATED BANKS

CATEGORY OF BANKS	EXAMPLES	MONEY PROTECTION LIMIT
- CONVENTIONAL	MAYBANK, CIMB, PUBLIC BANK, HSBC	RM250,000 per bank
- ISLAMIC	MAYBANK ISLAMIC, CIMB ISLAMIC, BANK ISLAM	RM250,000 per bank
- CONVENTIONAL	LLOYDS, BARCLAYS, HSBC	£85,000 per bank
- ISLAMIC	AL RAYAN BANK	£85,000 per bank

\* Source: PIDM & FSFC

# 3. INVEST

(TIME TO ACCELERATE!)



# SAVINGS VS INVESTING?



## SAVE

Money kept safe for short-term use

### PURPOSE:

- Stability & liquidity

### CHARACTERISTICS:

- Lower risk & return
- Easily accessible
- Usually kept in a bank

## INVEST

Money put into assets to grow over time

### PURPOSE:

- Growth & wealth-building

### CHARACTERISTICS:

- Fluctuates in value
- Higher potential return
- Long-term commitment



## INDIVIDUAL STOCKS

- Buying ownership in 1 company
- RETURNS : Dividends/ higher share price

## ETF

- A basket of many companies in one fund (can be stocks/bonds)
- Ex : S&P 500 ETF

## UNIT TRUST

- Money pooled & managed by professionals (fund manager)
- Ex : ASB

# COMMON INVESTMENT OPTIONS

## CRYPTO-CURRENCY

- Digital currency to secure transactions
- Very volatile

## REAL ESTATE

- Property for rental income or resale when value rises
- RISK : Large capital & loan

## GOLD

- Physical commodity that holds value over time
- RETURN : Sell at higher price



# INVESTMENT RISK SPECTRUM



\*NOTE : This is simplified for learning purposes. Risk depends on how you invest and over what time horizon.





# INTRODUCTION TO PAYCHECKS

**GROSS SALARY**



(ROAD RULES!)

**DEDUCTIONS  
(TAX/EPF/SOCSSO/EIS)**



**NET TAKE-HOME PAY**

**UK JOB OFFER LETTER**

15th October 2055  
Cyrus Ortiz  
Corpus Christi, TX 78401  
cyrus@you.mail

Dear Cyrus Ortiz,  
We are pleased to offer you the position of **Software Engineer** at **Tech Innovations Ltd.** We believe your skills will greatly contribute to our team.

Detail	Information
Job Title	Software Engineer
Department	Development
Start Date	1st November 2055
Salary	£45,000 per annum
Working Hours	40 hours per week
Reporting To	Sarah Johnson, Head of Development

This offer is contingent upon the successful completion of reference checks. Your employment will follow our standard terms and conditions, which we will provide upon acceptance of this offer.  
Please confirm your acceptance by signing and returning a copy of this letter by **22nd October 2055**. We are excited about the possibility of you joining the company and look forward to your positive response. If you have any questions, please contact me at [Your Company Email] or [Your Company Number].  
Sincerely,  
[Your Name]  
Human Resource Manager

Acceptance of Offer:

**PRIVATE & CONFIDENTIAL**

[date]

**Name**  
XXX  
XXX  
XXX

Dear Mr. xxx

**LETTER OF APPOINTMENT  
POSITION: xxx**

---

We are pleased to offer you the position of **XXX**. You will be based in **XXXX**, Terengganu and your commencement date shall be on the **xxx**. Listed below are the terms and conditions governing your service. If you find them acceptable, please sign and return the duplicate copy of this letter to us within xxx (xx) days from the date of this letter.

**MEMORANDUM OF TERMS AND CONDITIONS OF EMPLOYMENT**

**Position** : xxx

**Appointment Term** : Contract

**Salary** : RMX,XXX per month

**Probationary Period** : A probationary period of one (1) month will apply from the date you commence employment with the Company. During the probationary period, either party may terminate this contract of service with one-week notice period or payment of salary in lieu of notice.

**Allowance** : Site allowance of RMXXX per month.

The Company will provide you with a mobile phone package as a phone allowance.



# 4 SALARY DEDUCTIONS YOU SHOULD KNOW



**EPF**

(EMPLOYEES PROVIDENT FUND)

**PURPOSE :**

- Retirement savings

**WITHDRAWAL :**

- Age 55 (full withdrawal)
- Housing, edu, medical (partial)
- Emergency schemes



**SOCSSO**

(SOCIAL SECURITY ORG.)

**PURPOSE :**

- Work injury & disability protection

**WITHDRAWAL :**

- Only when qualify (injury, disability, death benefits)



**EIS**

(EMPLOYMENT INSURANCE SYST.)

**PURPOSE :**

- Income support if you lose your job

**WITHDRAWAL :**

- If retrenched/ involuntarily unemployed
- temporary monthly allowance



**PCB**

(POTONGAN CUKAI BULANAN)

**PURPOSE :**

- Monthly income tax deduction

**WITHDRAWAL :**

- N/A (goes to gov.)
- tax refund if overpaid



# ARE THE DEDUCTIONS UNIFORM FOR EVERYONE?

In Dec 2024, EPF released a new retirement framework.

TIER	BENCHMARK	THRESHOLD
<b>ENHANCED SAVINGS AND INCOME</b> for a higher quality of life	<b>2.0x</b> of Adequate	<b>RM 1.3M</b>
<b>ADEQUATE SAVINGS AND INCOME</b> for a reasonable quality of life	<b>BELANJAWANKU</b> Based on Senior Single category living in Klang Valley 2024/2025 (Amount x 12 months x 20 years)	<b>RM 650,000</b>
<b>BASIC SAVINGS AND INCOME</b> for basic necessities	<b>0.6x</b> of Adequate	<b>RM 100,000</b>

These are the latest savings you're supposed to have by **age 60**.

They went into effect on **January 2026**, adjusted every 5 years to keep track of inflation.

EPF also published recommended savings for each age.

Age	New Basic Savings RM390,000 at age 60	Adequate Savings RM650,000 at age 60	Enhanced Savings RM1,300,000 at age 60
18	1,400	1,500	2,500
19	1,700	1,800	3,100
20	2,200	2,300	3,900
21	2,800	3,000	5,000
22	5,800	6,400	10,800
23	9,200	10,100	16,700
24	12,300	14,100	24,300
25	15,900	19,000	30,700
26	19,800	23,400	40,900
27	23,800	28,600	51,200
28	28,300	34,500	62,800
29	33,000	40,700	72,800
30	38,000	47,500	85,400

By 30, your savings should fall into one of these categories.

@TheFuturizts

## 7 Tax Reliefs Every Malaysian Must Know

Only 4 Months Left to Maximize Your Savings!

1. Medical Checkups\*: **RM1,000**
2. Vaccination\*: **RM1,000**
3. Dental Checkups & Treatment\*: **RM1,000**

\*Applicable to self, spouse, or child.

4. Lifestyle: **RM2,500**
  - Any **reading material** (physical or electronic) as long as it's not banned.
  - Personal **computer, smartphone, or tablet**.
  - Fees for any **upskilling** or **self-enhancement** courses.
  - **Internet subscription** (under your own name).

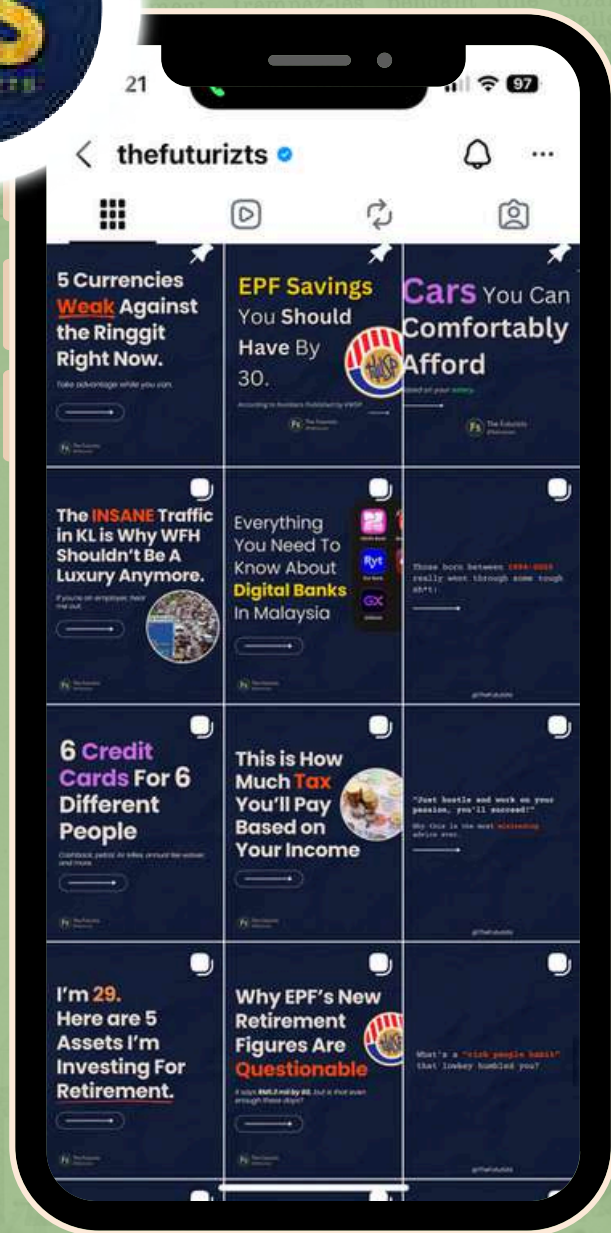
⚠️ Only applies to these 3 gadgets. Smartwatches cannot be claimed.



# STEP 1 TO ADULTING?

## UNDERSTANDING YOUR PAYSリップ.

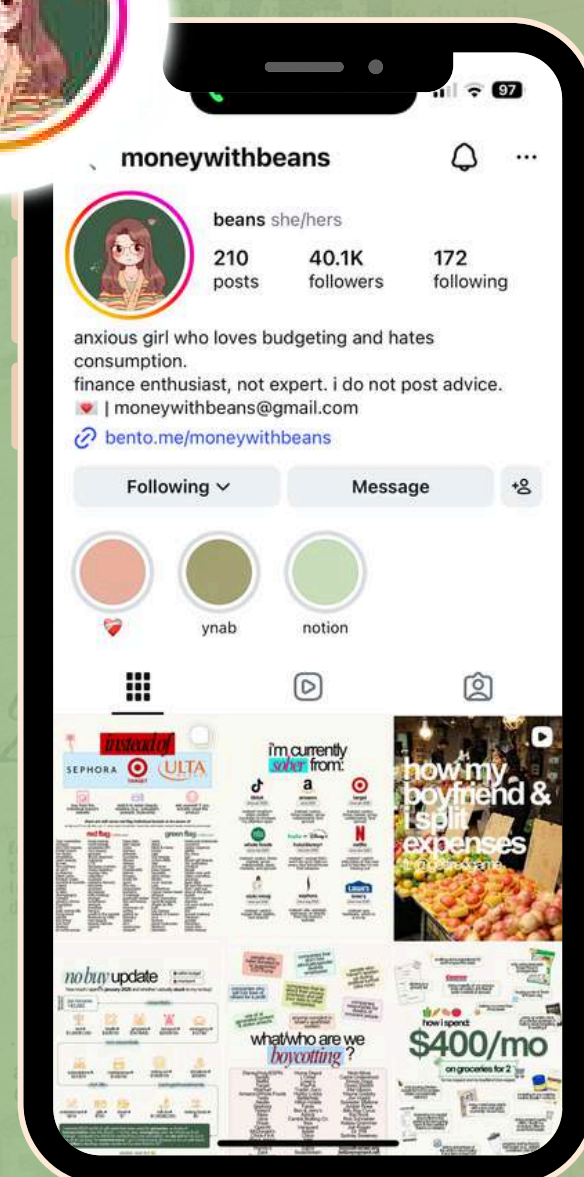
- Read your payslip & ask HR for any clarifications.
- Plan using net income, not gross.
- Build emergency fund first.
- Don't panic about deductions.



@thefuturizts



@thewokesalaryman



@moneywithbeans

INVEST NOT JUST IN FINANCIAL ASSETS,  
BUT IN KNOWLEDGE TOO.



# YOU'RE ALL SET!

Fuel wisely.  
Track your dashboard.  
Wear your seatbelt.  
Accelerate responsibly.

