

Cracking Your Money Code

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A bit about me & Super Satang

I started my entrepreneurial journey when I was 9, since then I have successfully founded 3 businesses

I have a passion for investing in Gold, Stocks and Crypto

Super Satang is a non-profit organisation aimed to equip the Thai Youth with financial knowledge and tools to make smart financial decisions



Session Overview

Part 1:

- Understanding your money personality
- Setting money goals

Part 2:

- Smart Spending
- Smart Investing & Saving

Part 3:

- Making money work for you
- Continuous learning



Why is your money personality important?

It is important to know and understand your personality so you can be aware of your behavior with money

It affects our financial habits and decisions



Quiz!

Find out your money personality



1. Saving money is...

A – Not something you are interested in

B – Really hard to do

C – Something you aim to do

D – The most important thing to do with money



2. What are you doing to save and build wealth for the future?

A – You think you are too young to worry about it

B – You will end up doing it one day

C – You have a plan and will stick to it

D – Save and invest as much as possible!



3. When you go shopping, you...

A – Buy whatever is cheapest

B – Buy whatever you like

C – Buy more than what you need

D – Stick to what you need to buy



4. What is your financial goal

A – You don't have one yet

B – To afford whatever you want

C – To always know how much you have

D – To grow and save your money



5. What is your ideal ratio of where your money goes

A – No idea

B – Spend nearly all

C – Equally spend and save

D – Save nearly all



If you got mostly...

As – You are a money avoider

Bs – You are a spender

Cs – You are a money worshipper

Ds – You are a saver





THE SPENDERS

- HAS CAREFREE SPENDING HABITS
- RARELY SAVES
- SHOWS OFF MONEY BY SPENDING A LOT OF MONEY
- INSECURE WITH THEIR MONEY NEEDS





THE SAVERS



- RARELY SPENDS ON THEMSELVES, ONLY SPENDS ON NEEDS
- KEEPS ON SAVING THROUGH OUT PERSONAL EVENTS
- KEEPS SAVING BUT IS SCARED TO USE IT





THE WORSHIPPERS



- BELIEVE THAT MORE MONEY WILL SOLVE THEIR PROBLEMS
- THINK THAT THEY CAN NEVER HAVE ENOUGH MONEY
- MORE LIKELY TO OVERSPEND
- MORE LIKELY TO CARRY CREDIT CARD DEBT





THE AVOIDER



- OFTEN HAVE A HARD TIME MEETING IMPORTANT FINANCIAL DEADLINES
- AVOID MAKING BUDGETS
- RARELY KEEP RECORDS OF THEIR FINANCES
- NEVER REALLY INVEST
- DON'T TRUST THEIR MONEY



If you are...

- A money worshipper – Money is not the answer to everything but it is extremely important so have a balance.
- A money avoider – think about it, it's a major part of life and it is okay to worry!
- A spender – start saving and investing to grow your money before spending
- A saver – Instead of only saving, invest to grow your money. A little spending does no harm.



What are your money goals?

What's your number?



2 Pathways to your Success



Smart Spending



Smart Spending: The Rule of 3 Days

- Day 1 and 2: Pause.
- Day 3: Ask yourself:
 - “Do I really need this?”
 - “Do I want it as much as I wanted it on the first day?”

Your answer should dictate your action and follow your gut



Maximising Your Yield

Will this yield you returns? Could you turn this into an asset that will yield you money?

Not everything is about money – sometimes “happiness yield” is important too

What do you think this means?



What does impulsive buying mean?



Who does this?

Month 1 – Save 3,000
Month 2 – Save 3,000
Month 3 – Save 3,000
Month 4 – Save 3,000
Month 5 – Save 3,000
Month 6 – 15,000 to buy
a new Apple watch!!



Saving to spend

Vs

Saving to build wealth



The Two-Fold Purchase Paradigm

What does this mean?

Why is it important?



Creating Passive Income



Main ways that YOU can create passive income

Monetizing your hobby

Stocks – dividends

Entrepreneurial ventures

Easing into real estate – you don't need as much as you think with powerful tools!



Investing for beginners

Losing money is part of investing

But how do we minimise this?

Training

- Practice using simulators
- You could get a mentor/financial advisor
- Read the news



Warren Buffet's belief

Don't invest in the stock

Invest in the company

What does this mean?



Top 7 tips

Start with popular stocks and companies that you KNOW

Stay updated with current affairs

Fact check what you find online

Understand the long-term game

Understand volatility

Start small

Manage your emotions



Different Scenarios



Is this smart?

Putting all your money into apple stock



Is this smart?

Putting all your money into oil companies



Is this smart?

Panic selling



Diversification



What is diversification?

- It is an investing strategy most investors use
- It mixes a **variety** of asset types to limit losses from a single asset
- The average yield of the assets usually leads to higher long-term gains than holding just one asset.



Main ways that YOU can diversify

- By asset class:

Stocks

Bonds

Cash

ETFs

Real estate

Commodities



Across different platforms

Let's say you have 20,000 baht

You might put
10,000 in Z Bank
10,000 in X Bank

Or

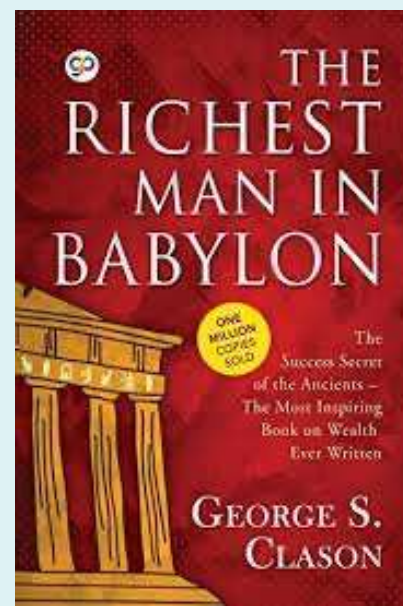
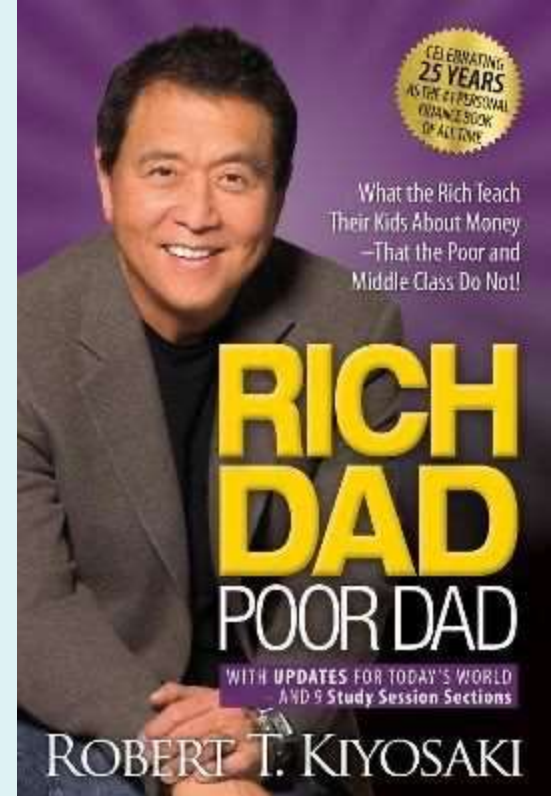
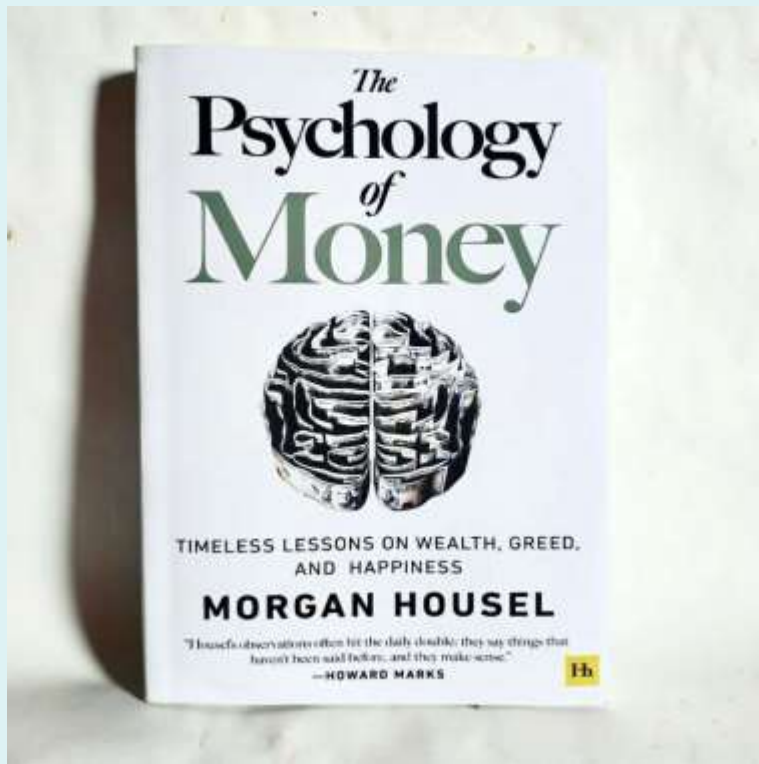
20,000 to
keep in your
safe

Which one should you do and why?

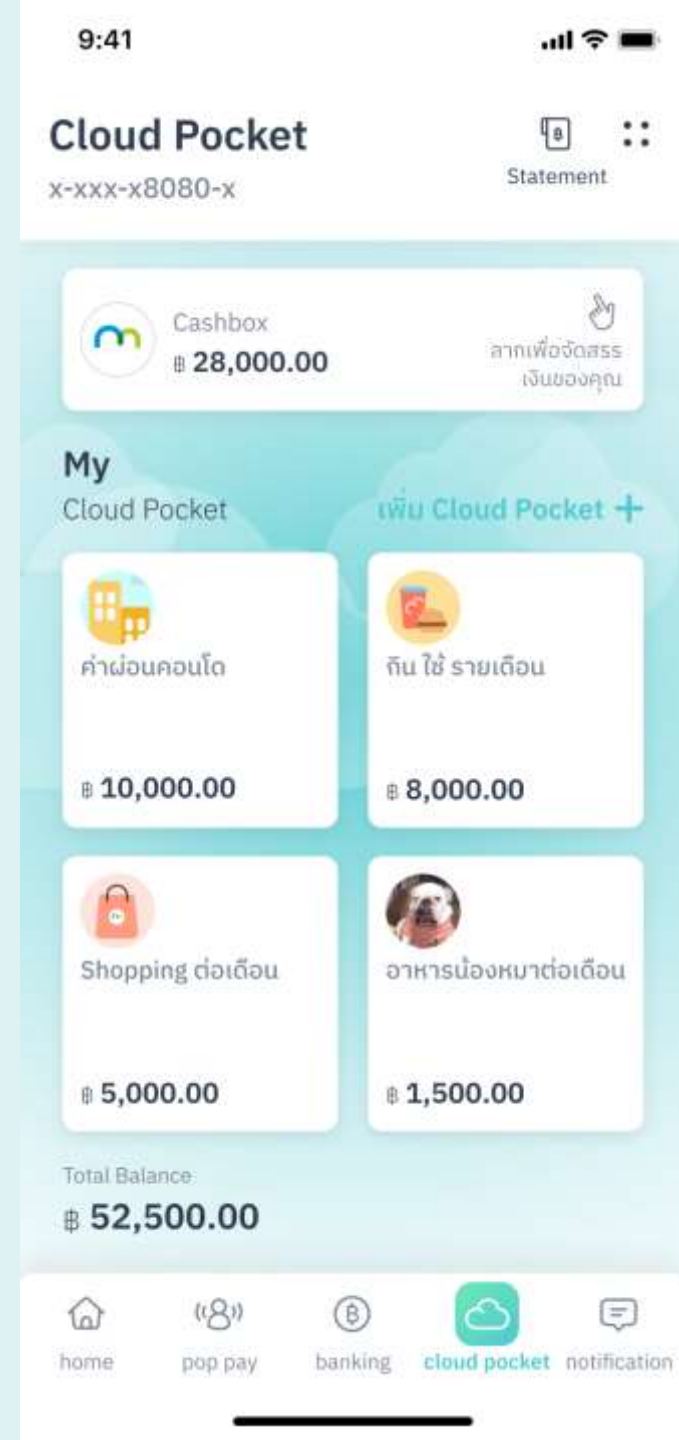


Continuous learning





A tool for you!



BASIC TOOLS FOR FINANCIAL INDEPENDENCE

a. OPEN your own bank account

b. If you must and if you trust yourself,
GET a credit card

c. SET up your emergency savings fund

d. START today



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Digital Gold





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Upskilling Yourself

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