

Understanding Your Financial Behaviour to Improve Personal Money Skills

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For most of us, money and our feelings towards money are not static, but fluid, dynamic and intense. We know so little about why we experience these emotions towards money and the effects they have on our very existence. Not only do we have a physical self, an emotional self and a social self, but we also have a financial or money self. Our psychological money self is an integral part of our behaviour and influences the way we manage our money.

In other words, your financial personality is a major factor in how you spend and save your money. By understanding how human psychology influences money will help you cultivate personal money skills and attitudes towards money, help you achieve emotional happiness, giving you a sense of security and putting you in full control of your financial path.

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A Chinese native of Kuala Lumpur, Malaysia, Carol Yip, Certified Personal Financial Coach, Certified Financial Planner, and Keynote Public Speaker is driven by her passion to share with people the paramount importance of managing your money well to achieve financial freedom. She holds a Master's Degree in Business Administration (Majoring in Finance with Distinction) from the University of Hull, UK, a Bachelor's Degree in Economics (Honours) from **Monash University** in Melbourne, Australia, a Certificate of Financial Planning (CFP) from the Financial Planning Association of Malaysia and Certificate of Financial Coaching (CFC) certified by the International Professional Managers' Association of UK. She is also a Registered Financial Planner (RFP) from the Malaysian Financial Planning Council. Carol is currently pursuing her Masters degree in Counselling, specialising in Financial Counselling.

Carol has over 20 years experience in the financial industry. She previously worked for Price Waterhouse Cooper as auditor and as a management consultant for Arthur Andersen.