

Self

Financial Planning Management



香港恒生大學
THE HANG SENG UNIVERSITY
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Young people will have more opportunities to access to money when they became a university student. Apart from the petty cash provided by the family, scholarships, government subsidies and loans, part-time jobs to earn for living expenses, etc. Some banks will approach university students and encourage them to apply for credit cards as well.

A good financial plan and a reasonable financial budget can help you analyse your financial situation clearly, keeping you to move in the correct direction, and ensure you living with adequate money to sustain your living and spend for what you needed during the four-year university journey.

Basic Objectives of Financial Management and Investment:



1 Maintain Current Living



2 Prepare for Future Life

(eg. Purchase Property, Get Marry,
Start your Business, Retirement)



3 Get Rich

Basic Principles of Financial Management:



1. Live according to one's means - Don't "Overspend"
Income minus necessary expenses, savings or liabilities, and the rest can be spent.
S.O.S. Principle: (Spending; Offering; Saving) –
Spend for our daily living; offering / donation make us contented; saving can be served as the capital for investment.
2. Always take care of and pay attention to protect your property (e.g. Do not leave wallets, telephones and valuables indiscriminately to avoid losses), take control of your money flow and manage it in a small number of accounts.
3. Manage your spending habits well, use it where it goes.
Distinguish "NEEDS" and "WANTS" and understand that practical usage trumps extrinsic value.
4. Don't take money from the future first, don't spend debt on unnecessary consumer goods, e.g. government loans should be used to pay tuition fees and living expenses while studying at university, but not used to purchase a car.
5. Don't be in a gambling mind, you must choose the legitimate investment tool that is suitable for the risk level that you can take according to your ability.
6. Do not increase your debt and do not borrow money unless it is necessary.
Debts come in many varieties, including debt caused by an accident; mortgages; credit card overdrafts; and debts arise from gambling lost.
Accidents are inevitable; credit card interest is high and such debts should be settled as soon as possible; gambling should be avoided.
7. Assets and liabilities should be clearly distinguished - because you cannot use the assets during the contribution period, and at the same time, you should make monthly repayment (i.e. liabilities)
8. Keep those assets which are able to turn into cash -
during the economic recession, it is important to have cash by your side.
9. Understand the risks and returns of each investment tool or product, and diversify the risk in your investment
10. With sufficient financial ability, properly buy insurance in need.
11. People manage money, not money managing people.
If there is a need to use the money, just use it, don't be a miser.
12. Knowledge can create wealth;
learning is an investment in yourself.



Application of the "JARs" system in financial management



Source: Secrets of the Millionaire Mind (T. Harv Eker)

The Law of Wealth : Your habits of managing your money are more important than the amount of money you possess.

Appointment can be made / requested in various ways, you may

- Call us at 39635174 /39635593
- Come to us at M612 Main Building HSUHK Campus
- Send us an online request form: <https://bit.ly/2HgkqC1>

(Your request will be confirmed from our counselor via phone or email within the next 3 working day)

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踏入大學階段除了家庭可能會繼續供應零用外，獎學金、政府的資助和貸款、做兼職賺取生活費，亦有銀行會向大學生招手，推介他們申請信用卡，年青人會有更多的機會觸及金錢。良好的理財計劃，做好財務預算可讓自己看清楚財富的狀況，讓自己往正確的方向前進，有助同學在四年的大學歷程中生活充裕。

理財投資的最基本目標有三：



1 應付現時的生活



2 為將來的生活作準備

(如：置業、結婚、創業，甚至退休)



3 致富

理財的基本方法如下：



1. 量入為出 – 收入減去必要的開支、儲蓄或負債，餘下的錢才可花費，切忌入不敷支；S.O.S.原則 (Spending日常支出, Offer捐獻, Saving儲蓄)；日常支出為生活，捐獻叫我們知足，有儲蓄才可有資本作投資；
2. 時常注意保護自己的財產(如銀包、手提電話等不要隨處亂放，免招損失)，並掌握好你每一分錢是如何流進與流出，把自己的帳戶盡量縮減數量，集中在幾個帳戶裡管理；
3. 管理好你的消費，用得其所，並分辨“需要”(needs)與“需求”(wants)，明白實際用途重於外在價值；
4. 切忌先使未來錢，債務不要用於花費(如政府的貸款應用於繳付學費和就讀大學時的生活費，不可用於購買不必要的物品)；
5. 切忌“博一博”的心態，必須按個人能力，選取“低風險、高回報”的“正財”投資；
6. 不要增加債務 — 如非必要，不要借貸。債務有很多種，包括(a)因意外產生的債務、(b)房屋按揭、(c)信用卡透支、及(d)賭債。意外在所難免，信用卡欠款必須盡快清付，因其利息支出驚人，賭債更應避免；
7. 資產，負債要分清 – 因為你不能動用“供款中”的「資產」，同時要每月供款(即是負債)；
8. 要保持資產變現金的能力 — 在經濟衰退的日子裡，要有現金旁身；
9. 了解投資產品的風險及回報，分散風險作投資；
10. 經濟許可，適當地買保險；
11. 我管錢並不是錢管我，應用則用，勿作守財奴；
12. 知識可以創造財富，學習是在自己身上的投資。



六個“罐子”理財法 (JARs system) 應用



資料來源：哈福·艾克《有錢人想的和你不一樣》

致富法則：「你管理金錢的習慣，比你擁有的錢財數目還重要。」

聯絡我們 查詢及預約

辦公室：M612

聯絡電話：39635174 / 39635593

辦公時間：星期一至五上午9:00至下午6:00

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 - 費用全免，歡迎查詢及預約



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