

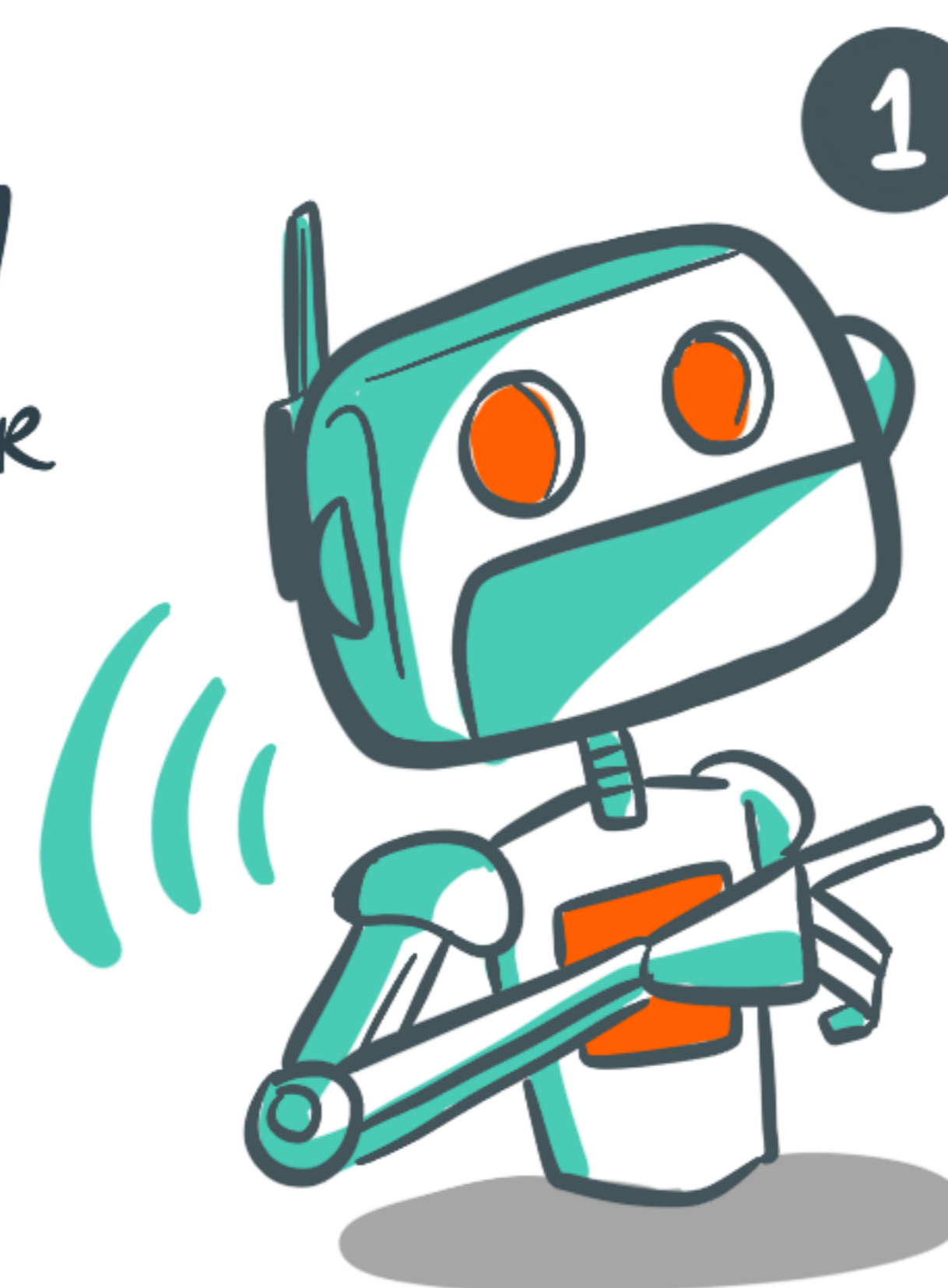
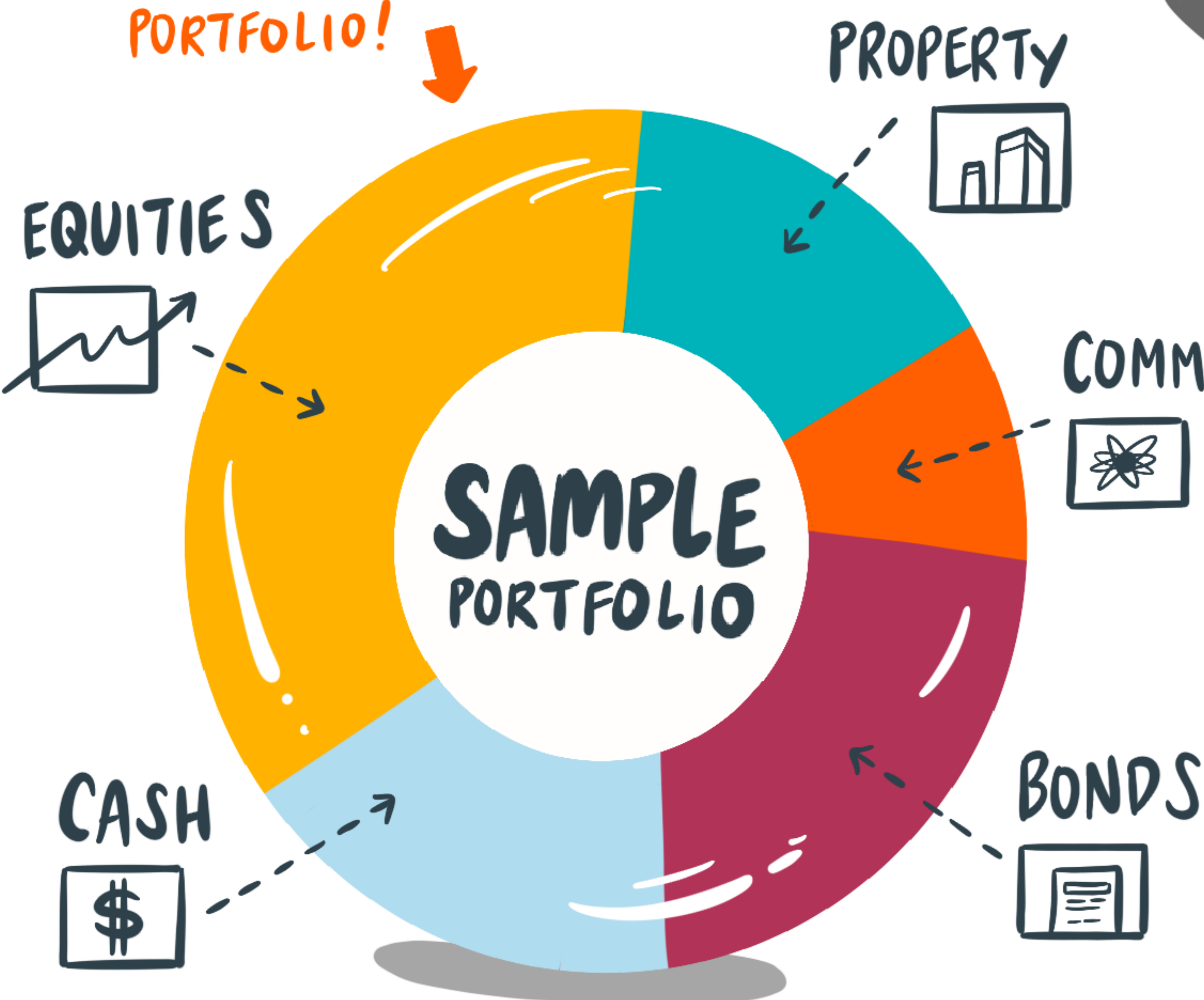
PERSONAL FINANCE & INVESTING

YOUR CASH INFLOW SHOULD EXCEED YOUR **OUTFLOW!**

INVESTING WILL GENERATE MORE MONEY FOR YOU

Why **INVEST**?

- GOVERNMENTS ARE CONSTANTLY PRINTING MONEY
- MONEY INFLOWS INTO THE MARKET MAY LEAD TO RISKIER ASSETS
- SECURE YOUR **RETIREMENT PORTFOLIO!**



1 **ROBO-ADVISORS**

CAN SUGGEST PORTFOLIOS TO MATCH YOUR NEEDS



2 **EXCHANGE TRADED FUNDS ARE BASKETS OF STOCKS**

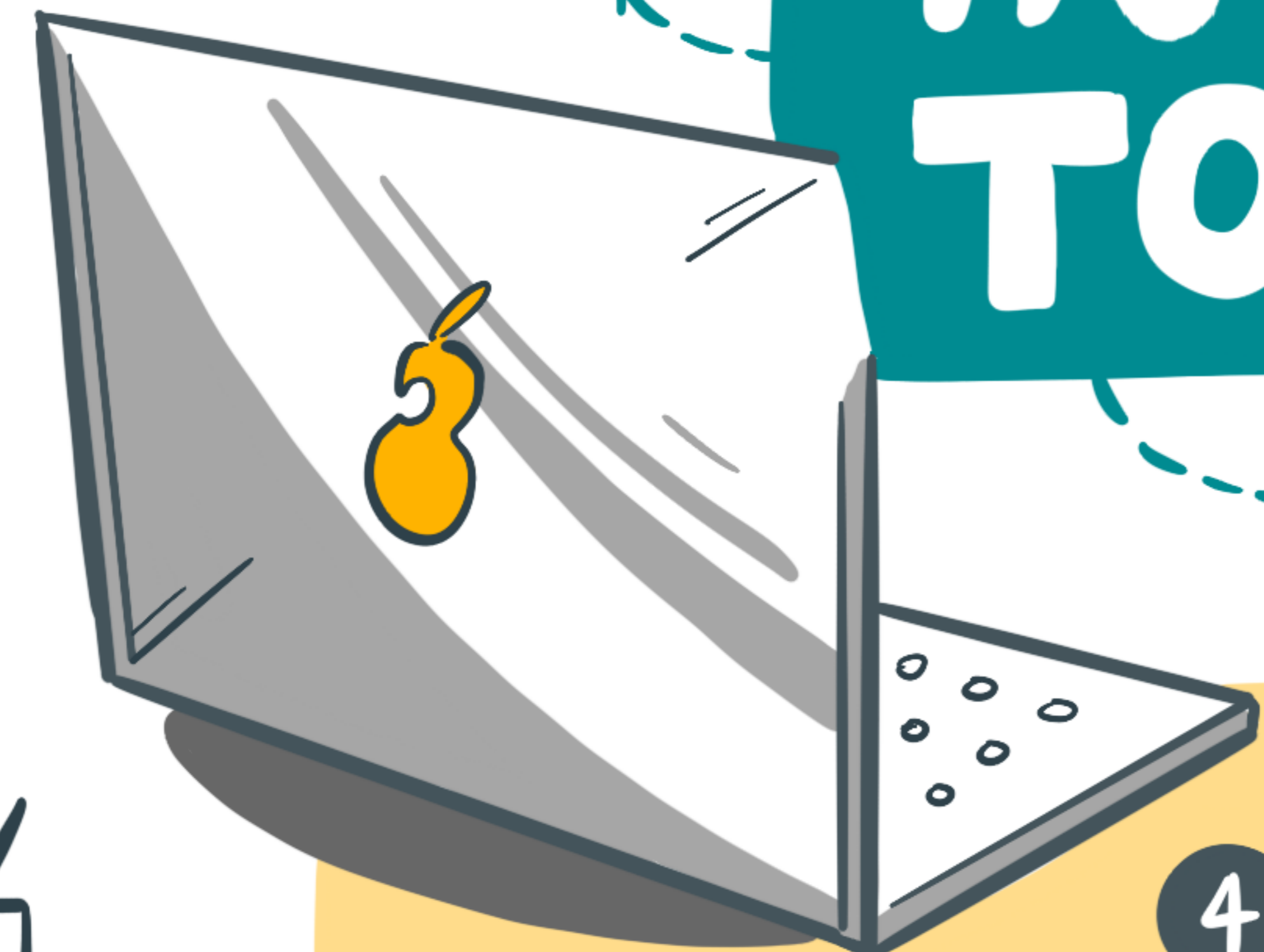


3 **YOU CAN GO FOR BRANDS YOU SUPPORT & ARE CONFIDENT OF!**

→ **DIY STOCK SELECTION**

- IDENTIFY WONDERFUL COMPANIES
- IS IT PROFITABLE WITH STRONG ECONOMIC MOAT?
- WHO ARE ITS COMPETITORS?
- WHAT ARE THE TAILWINDS & HEADWINDS?

INVESTMENT TOOLS YOU CAN USE!



FINANCIALS & VALUATIONS:

- 4 **NET MARGIN**
FIND OUT A COMPANY'S BOTTOMLINE PROFIT
- 5 **CURRENT RATIO**
CAN A COMPANY PAY ITS SHORT TERM DEBT?
- 6 **P/E RATIO**
TELLS YOU IF A STOCK IS OVERVALUED
- 7 **P/S RATIO**
HOW MUCH INVESTORS VALUE EACH DOLLAR OF SALES
- 8 **P/B RATIO**
USED TO MEASURE INTANGIBLE ASSETS
- 9 **ROE FORMULA**
TELLS YOU HOW WELL A COMPANY IS MAKING MONEY ON YOUR SHAREHOLDER EQUITY
- 10 **YIELD**
DIVIDENDS YOU GET AS SHAREHOLDERS



DAWN CHER
(SG BUDGET BABE)