

## Talk on "PLAN YOUR LIFE, LIVE YOUR DREAMS"

*By : Ir. June Lau Yuk Ma & Ms. Joyce Lim*

The evening talk on “Plan Your Life, Live Your Dreams” was organised by the Sub-Committee on Women Engineers on 17 June 2011. The speaker, Joyce Lim, a Licensed Financial Planner from CIMB Wealth Advisors Berhad, presented the way and process that Planners guide their clients through in planning for the ‘IDEAL’ life that each and everyone is looking to live out.

Most people have dreams they want to achieve and KNOW planning is important. Most want to live an exceptional life. However, not many plan for the ideal life they want. Some may have a plan but why living the way they want eludes them? In the first place, have they thought of what their ideal life is?

Joyce Lim shared that the first hurdle of planning can be easily overcome when we decide we want to plan and allocate time for it. The biggest challenge most people face is, after having set the goals, and also the actions to be taken is actually ACTING on what is planned. What is more important than setting goals is achieving those goals!

How do you prepare yourself to be on the road of success and not failure? What do you do when you are already on that road to success? The key areas covered include:

- ❖ Planning – who, what, when, where and how including ‘life shocks’ to prepare for
- ❖ Life – life values, habits and behavior, change
- ❖ Living – living versus existing
- ❖ Your Dreams – thinking versus living it
- ❖ The role an individual play
- ❖ How to set goals and achieve them with little changes in habits and behavior

In summary, the key to living the ‘ideal’ life as defined by each individual is not about planning to the minute detail but to take small steps that help forms habits and behavior of a good money manager. By taking full responsibility over one’s life, even putting aside RM5.00 to RM10.00 a day instead of spending it brings the individual a step closer to their dreams!

