

TOP Money Tips



Written by Bernie Yuen
Illustrated by Jack Cheong



ASIAPAC BOOKS

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 **ASIAPAC • SINGAPORE**

Publisher
ASIAPAC BOOKS PTE LTD

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First published May 2010

© 2010 ASIAPAC BOOKS, SINGAPORE
ISBN 978-981-229-535-4

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Script by Bernie Yuen
Artwork and Cover Design by Jack Cheong

Publisher's Note

Benjamin Franklin once said “A penny saved is a penny earned”. What does he mean by this? Are his words of wisdom, uttered more than 300 years ago, still relevant today? The answer is, yes, of course. The virtues of saving money must be taught from a very young age, so that it becomes a lifelong habit. Everyone knows that earning money is hard work, but not many realize that it also requires effort to save money.

One of the small, but sure steps is to open a bank savings account. In Singapore,

local banks such as POSB and OCBC have specially tailored savings accounts for children. This will give the younger generation a head start in cultivating good money management habits.

Spending wisely also goes in tandem with saving money. It is easy to overspend, especially in a shopping paradise like Singapore. The best way is to identify what are your needs and wants; focus more on needs first, as wants come second in priority.

The wisdom behind saving money for rainy days cannot be emphasized further. Be money wise, and you will never regret it!



TOP Titles by Jack Cheong

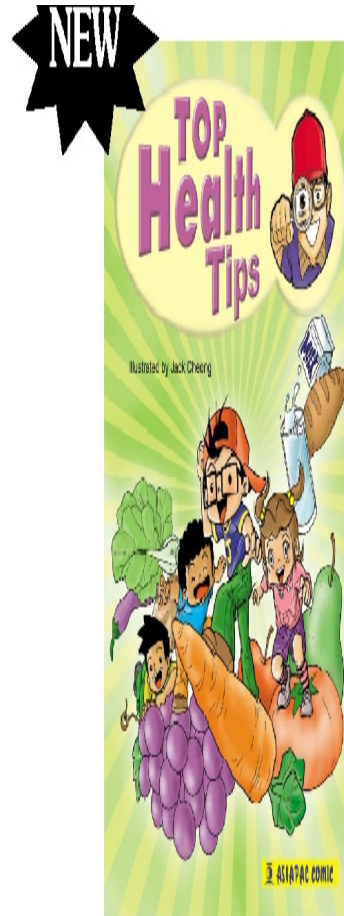
Top Health Tips

Top Eco Tips

Top Survival Tips

Top Crime Mysteries

Top Crime Busters



TOP (Top Skills Programme)



TOPECO TIPS

Join the Top Survival friends to save the Earth in this book featuring 18 environment-related stories. Learn 60 tips to protect Mother Nature. Learn to reduce, reuse and recycle, and be an EcoPal!

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TOP CRIME BUSTERS

Contains famous true cases, solved by a diverse assortment of detectives, including psychologists, biologists, chemists and ordinary people.

Illustrated by **Jack Cheong,**

150x210 mm, 128 pp, comics,

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About the Illustrator

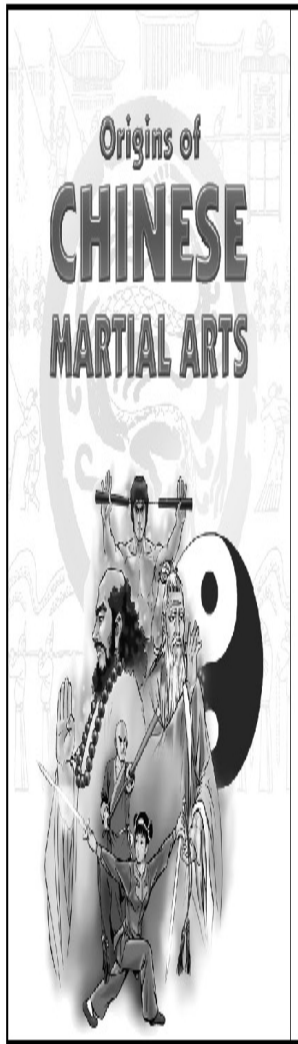
Jack Cheong 张开振 graduated from the Malaysia Institute of Art. Driven by his passion for illustrations, he entered the field of comics in 1995.

Having worked as an assistant to various cartoonists in Singapore and Malaysia, he has built up a wide repertoire that includes period, modern and sci-fi comics. Currently a freelancer, he also conducts comic classes. Jack can



be contacted at zplace2000@yahoo.com.

Other Comics by Jack Cheong



Origins of Chinese Martial Arts

Traces the origins of the *gongfu* of Shaolin and Wudang warriors, their philosophy, their characteristic weapons and their chivalry code.

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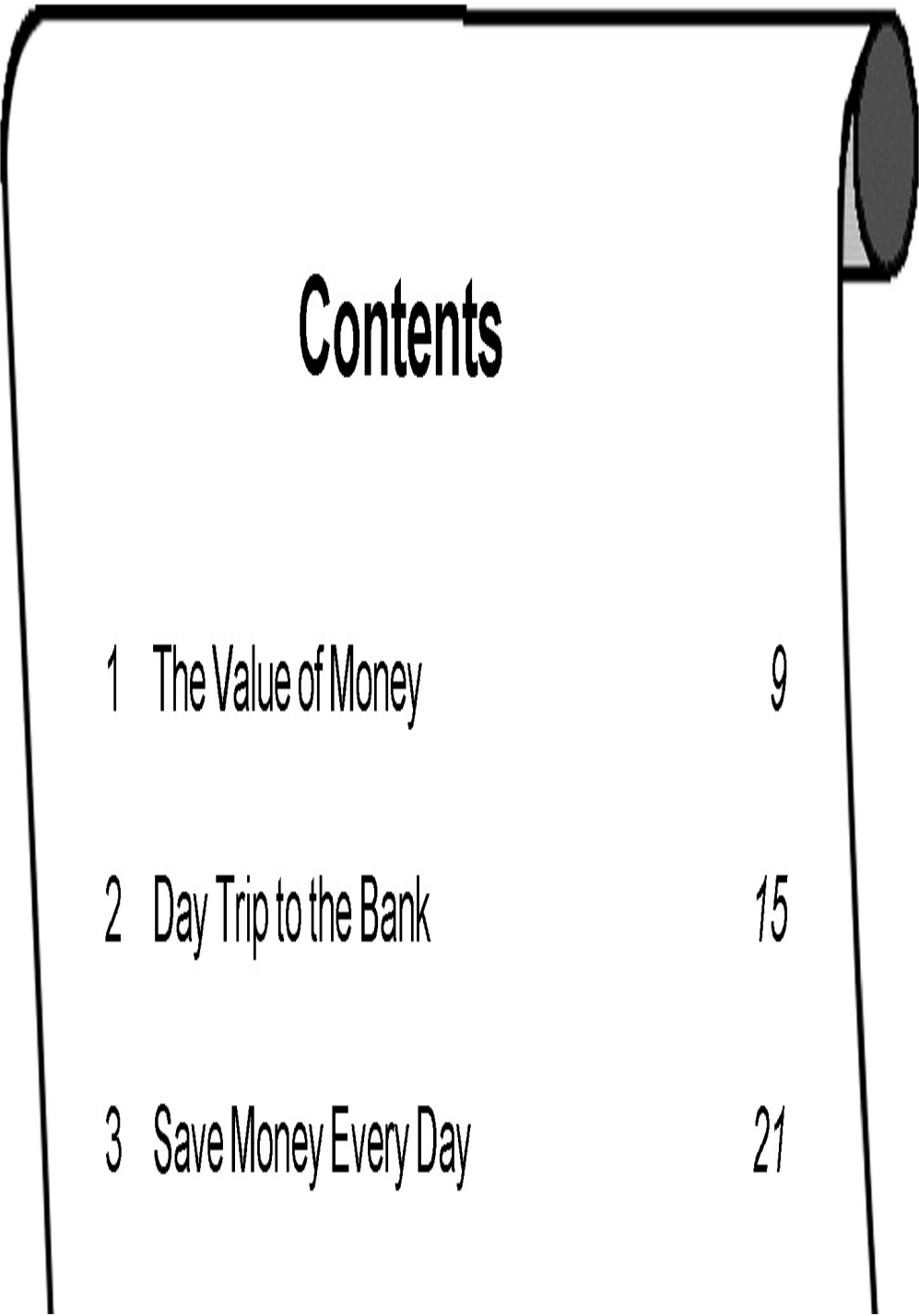


Origins of Shaolin Kung Fu

The monks of Shaolin Temple have become synonymous with Chinese martial arts while cultivating the virtues of Buddhism. An entertaining read for all budding martial arts enthusiasts.

150x210mm, 160pp

ISBN 978-981-229-408-1



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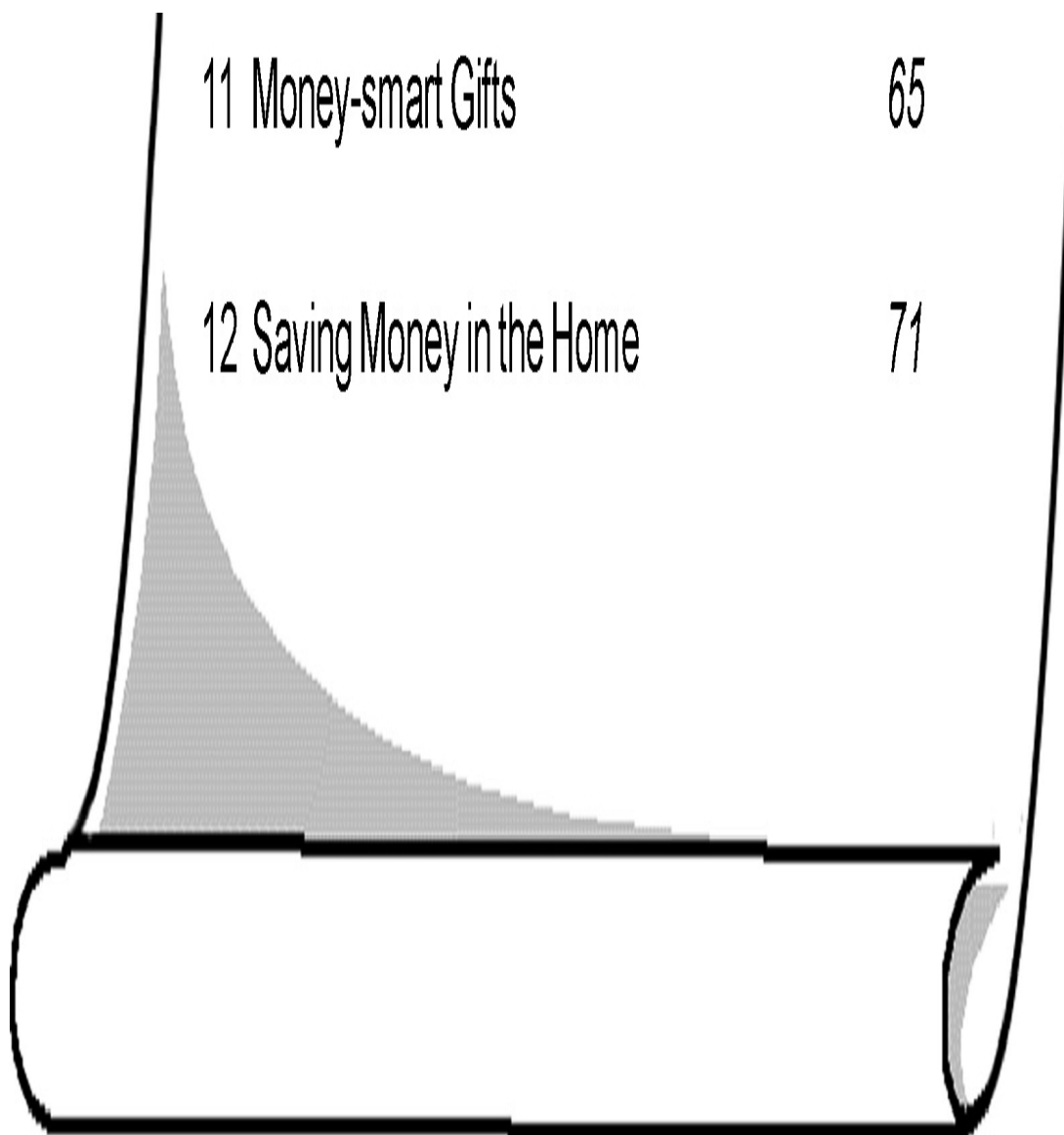
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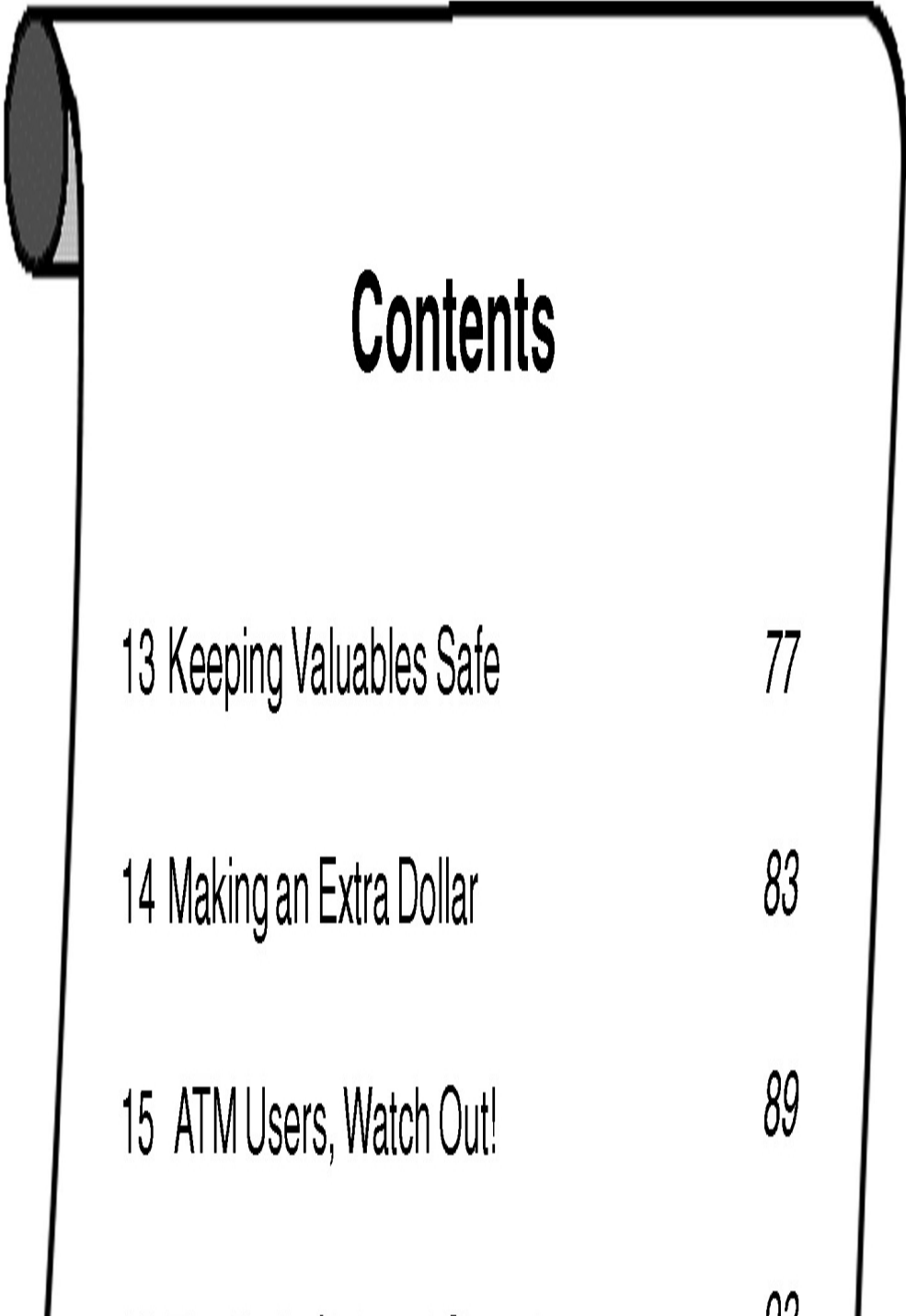
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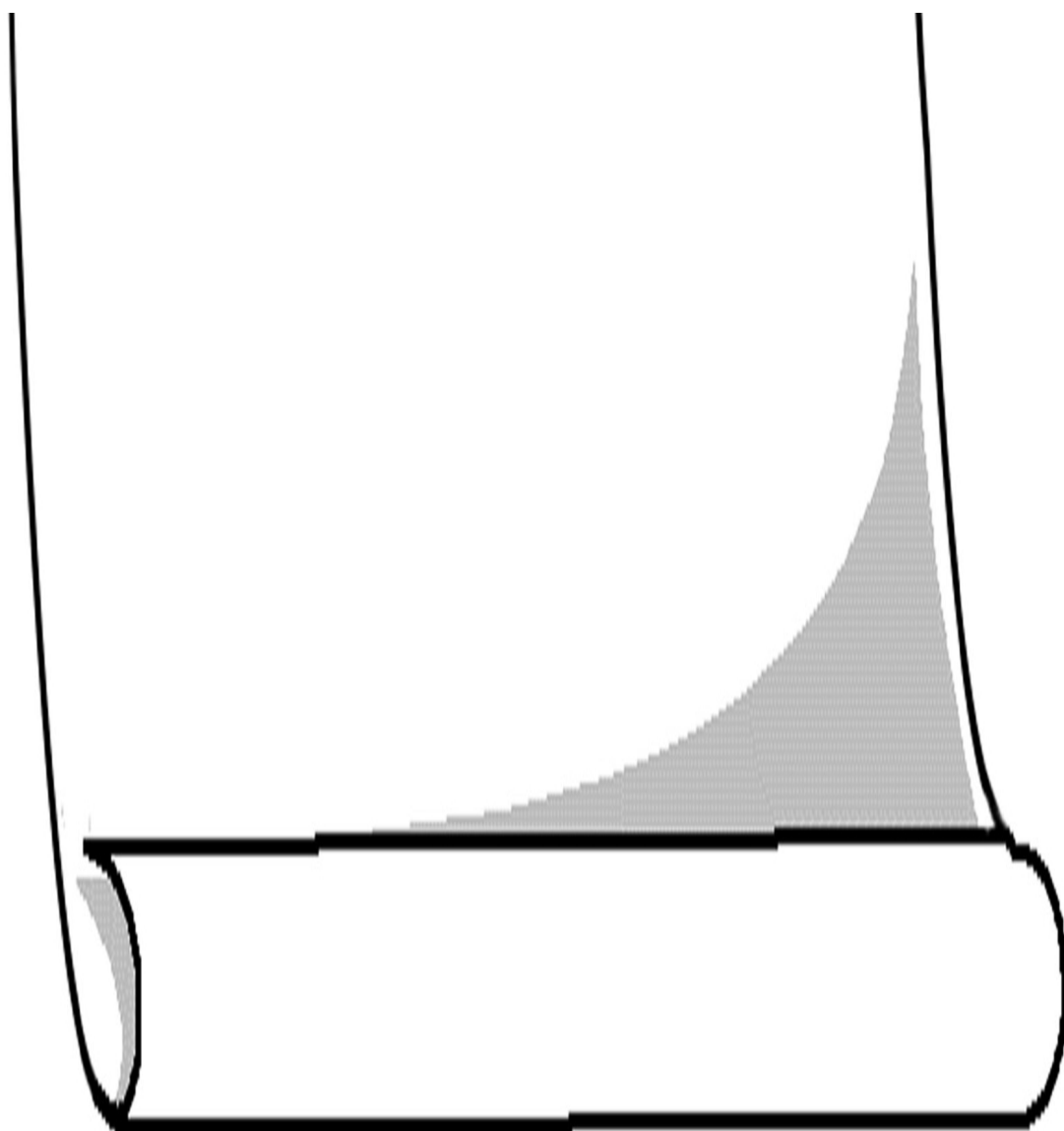
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Characters in this Book



lack the achiever



Jack, the achiever

Never the one to say 'This is impossible', Jack is always up for challenges. When it comes to saving money, he is determined and resolute.

Ali, the entrepreneur

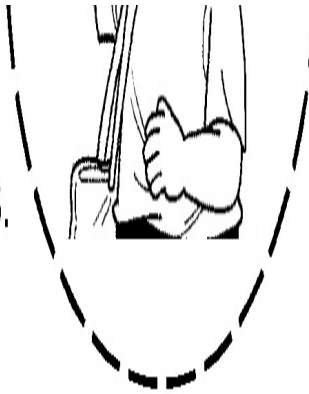
Energetic and intelligent, Ali is always eager to embrace new ideas that can help him save and earn money.



Werner, the optimist

Kumar, the optimist

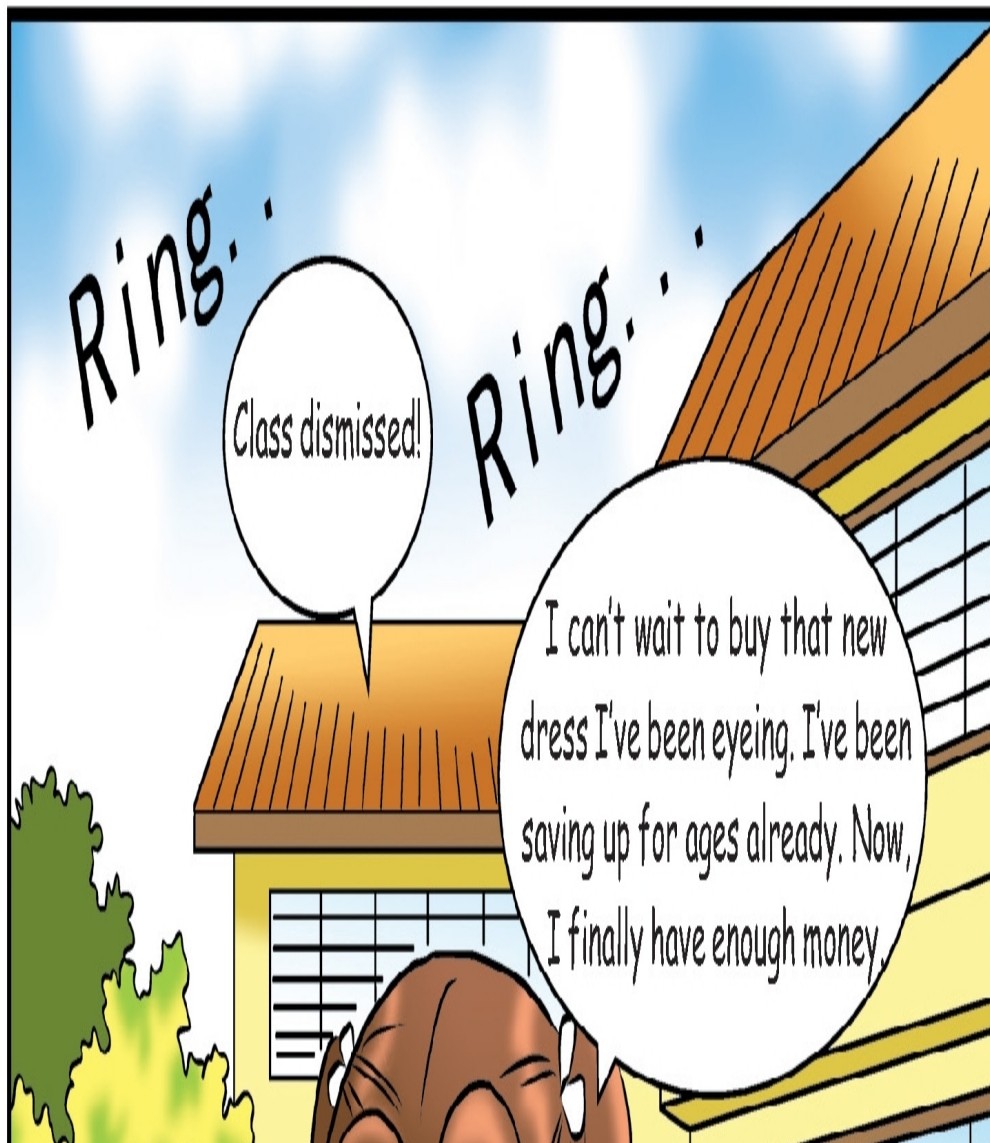
He does not fear obstacles and difficulties. Whenever he faces any money problems, he will find ways to remedy the situation.



Jenny, the thrift

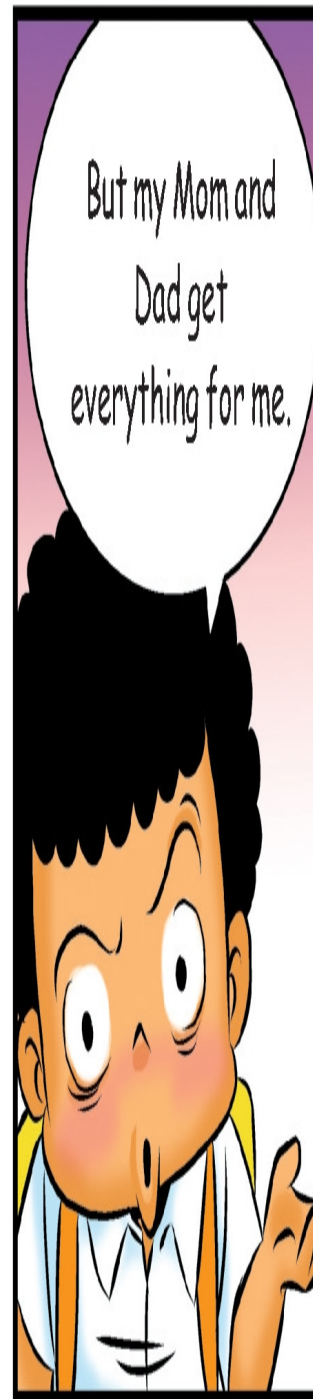
She is a role model for all. She sees the value in saving money for rainy days and comes up with creative ideas to achieve this.

The Value of Money











as he was browsing online shops, he had clicked on a link that took him to a blank website, and his computer had begun to download a file that he could not open. Could it have been an online hacker?

“Dad, Dad!” said Jack. “I think it was a hacker! I remember the file...”

Jack’s father wasn’t listening to him. He was busy on the telephone speaking to someone at the bank.

The next day, Jack told his friends about the incident. There was only one thing Kumar and Jenny had to say to him.

“WE TOLD YOU SO!” they chimed in together.

“Internet shopping is dangerous,” said Kumar. “You really have to be careful to use only really secure websites!”

“Yeah, and you can’t just key in your Dad’s credit card details anywhere you like,” said Jenny.

“I’ve learnt my lesson,” said Jack remorsefully.