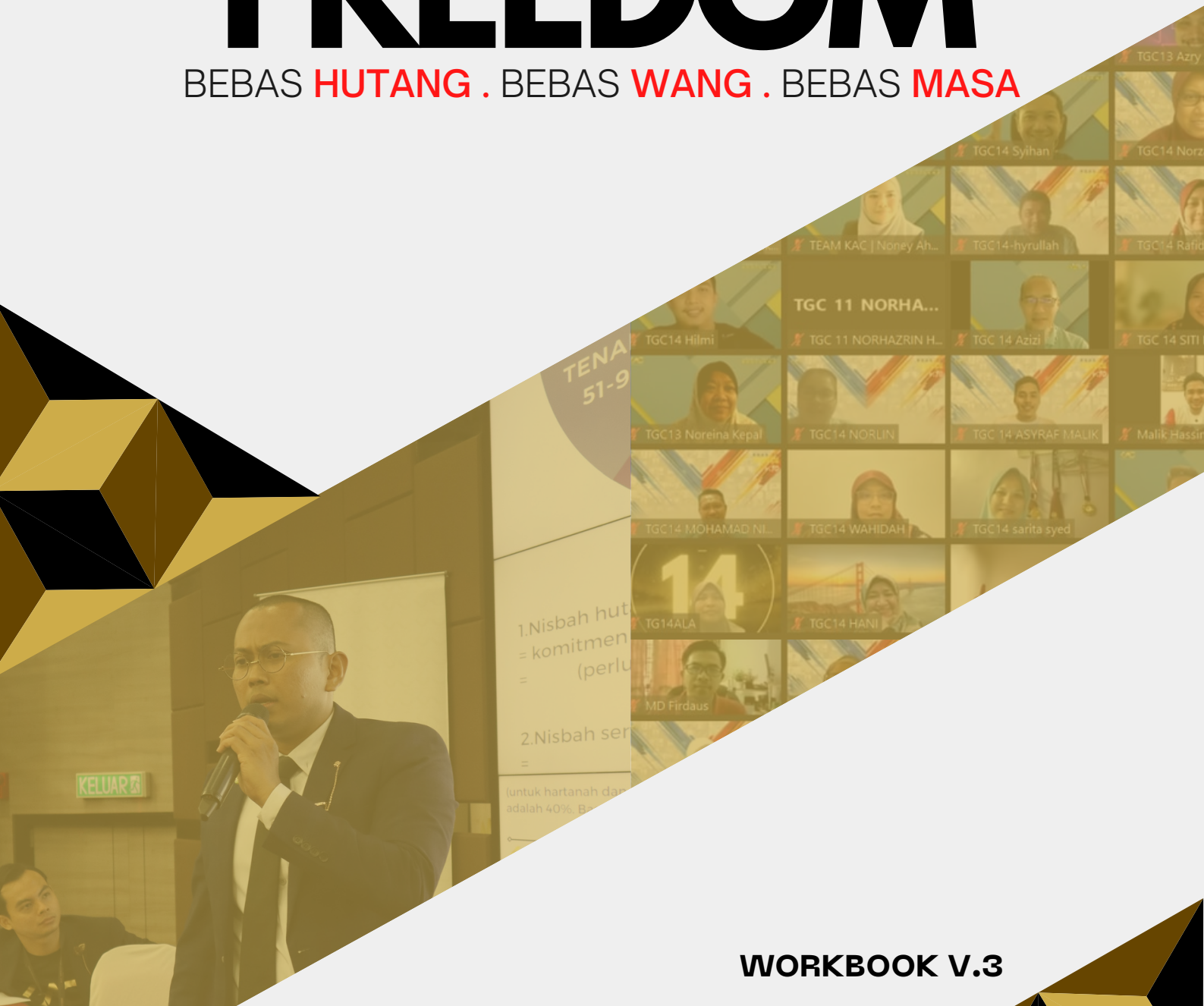


# BLUEPRINT FINANCIAL FREEDOM

BEBAS **HUTANG** . BEBAS **WANG** . BEBAS **MASA**



**WORKBOOK V.3**

**SILA SELESAIKAN 4 LANGKAH INI SEBELUM WEBINAR BERMULA:**

# LANGKAH 1

DAPATKAN LAPORAN REKOD KREDIT (CCRIS)

Link Website BNM:

<https://eccris.bnm.gov.my/eccris>

Simple step guide register your eCCRIS account

Share

## Register your eCCRIS account in 8 simple steps

for Malaysian individuals with MyKad and internet banking facility

Watch on YouTube

atau boleh dapatkan laporan CCRIS :

1. <https://www.mycreditinfo.com.my/>

2. <https://ctoscredit.com.my/>

BANKING CREDIT INFORMATION - CCRIS																										
Note: The following information has been extracted from Bank Negara Malaysia. The information is confidential and shall not be disclosed to any other person. We do not warrant as to its accuracy, correctness or completeness. If there is any inconsistency, inaccuracies or missing details or information, please contact Experian Consumer Support Department for assistance.																										
Subject Status																										
Warning Remark																										
NIL																										
No.	Approval Date / R&R	Status	Capacity	Lender	Branch Code	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Instalment Amount (RM)	Principal Repayment Term	Collateral Type	Instalment In Arrears for Last 12 Months												Legal Status	Date Status Updated	
												2018						2017								
												Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug			
CREDIT ACCOUNTS (Including Subject's own/ joint/ sole-proprietor/ partnership accounts)																										
1	06/08/2015		OWN	DCBC	1400X	CREDIT CARD	23,090.00	31/07/2017	50,000.00	MONTHLY	CLEAN	0	0	0	4	3	2	1	0	0	0	0				
2	27/10/2015	OUTSTANDING	OWN	UOB	1300X	PURCHASE OF PASSENGER CAR	43,899.00	31/07/2017	778.00	MONTHLY	MOTOR VEHICLES (REGISTERED WITH JPJ)	0	0	0	0	0	0	1	1	0	0	0	0			
3	18/05/2016	OUTSTANDING	OWN	PTPTN	14001	PTPTN	22,021.25	31/07/2017	32,000.00	MONTHLY	CLEAN	87	86	85	84											
4	13/03/2017	OUTSTANDING	OWN	PUBLIC	1400X	HOUSING LOANS/FINANCING	698,478.25	31/07/2017	3,290.00	MONTHLY	PROPERTIES	3	2	1	0											
						TOTAL OUTSTANDING BALANCE	787,488.50		TOTAL LIMIT	852,000.00																
SPECIAL ATTENTION ACCOUNT																										
5	03/04/2013		JOINT	DCBC	1400X	HOUSING LOANS/FINANCING		31/07/2017																		
APPLICATION FOR CREDIT																										
6	17/08/2017	PENDING DECISION BY FI	OWN	DCBC	1400X				30,000.00																	

\*contoh laporan CCRIS

# LANGKAH 2

TONTON VIDEO CARA MENGISI KESIHATAN KEWANGAN

Link video :

<https://youtu.be/gwnwV2e1Wkl>



# LANGKAH 3 & 4

SILA CETAK WORKBOOK INI, DAPATKAN DIDALAM EMAIL

ATAU KLIK LINK DIBAWAH :

<https://drive.google.com/drive/folders/15DJHOTeW4jOEa4iPGOksMOfqdz9LbxSm?usp=sharing>

APLIKASI YANG PERLU DI 'DOWNLOAD' DI



App Store



Google Play



HUAWEI

[1-ZOOM CLOUD MEETING](#)



[2-FINANCIAL CALCULATOR](#) (Android)  
[EZ FINANCIAL CALCULATOR](#) (Apple Store)



# 1.TAHAP KESIHATAN KEWANGAN

## 1.1 ANALISA ALIRAN TUNAI (CASHFLOW)

PENDAPATAN			
BIL	PENDAPATAN AKTIF	BULANAN (RM)	TAHUNAN (RM)
1	Gaji bersih (tolak Kwsp, Cukai, Zakat, SIP & Socso)		
2	Elaun		
3	Bonus		
4	Lain-lain		
Jumlah (A)			
BIL	PENDAPATAN PASIF	BULANAN (RM)	TAHUNAN (RM)
1	Dividen		
2	Sewa		
3	Perniagaan		
4	Lain-lain		
Jumlah (B)			
JUMLAH PENDAPATAN (A + B)			

PERBELANJAAN			
BIL	TANGGUNGAN	BULANAN (RM)	TAHUNAN (RM)
1	Rumah		
i	Sewa		
ii	Penyelenggaraan		
iii	Cukai Tanah & Cukai Pintu		
iv	Lain-lain		
	Jumlah		
2	Kenderaan		
i	Penyelenggaraan/baiki		
ii	Cukai Jalan		
iii	Tol/TouchNGo/Parking		
iv	Lain-lain		
	Jumlah		

<b>3</b>	<b>Makanan</b>		
i	Barang Basah & Kering		
ii	Makan Luar/Food delivery		
iii	Belanja orang makan/kenduri		
iv	Lain-lain		
	<b>Jumlah</b>		
<b>4</b>	<b>Bil-Bil</b>		
i	Bil Astro/Netflix/Spotify		
ii	Bil Cockoo/Coway		
iii	Bil Telefon/internet		
iv	Bil Elektrik & air		
v	Lain-lain		
	<b>Jumlah</b>		
<b>5</b>	<b>Perbelanjaan Anak-anak</b>		
i	Pengasuh/taska/tadika		
ii	Yuran Pengajian/Sekolah/Tuisyen		
iii	Buku dan Peralatan Tulis		
iv	Pakaian Biasa & Persekolahan		
v	Duit Poket		
vi	Lain-lain		
	<b>Jumlah</b>		
<b>6</b>	<b>Sumbangan Ibumama</b>		
i	Bulanan		
ii	ubat-ubatan		
iii	Lain-lain		
	<b>Jumlah</b>		
<b>7</b>	<b>Takaful</b>		
i	Perlindungan Kad Perubatan/kemalangan		
ii	Takaful Hayat		
iii	Lain-lain		
	<b>Jumlah</b>		

<b>8</b>	<b>Lain-lain</b>		
i	Pembantu Rumah/ tukang kebun/ driver		
ii	Percutian		
iii	Hadiah Hari Jadi / Hadiah Perkahwinan		
iv	Yuran Keahlian Kelab		
v	Kenduri Kesyukuran		
vi	Infak/ Sedekah/ Zakat / Korban		
vii	Ubat-ubatan/kesihatan		
viii	Kosmetik, Wangian, Toiletries & Mandian		
ix	Gunting/Dandan Rambut		
x	Makeup		
xi	Pakaian/kasut/Perhiasan - Aksesori		
xii	Lain-lain		
	<b>Jumlah</b>		
<b>Jumlah (C)</b>			
<b>BIL</b>	<b>HUTANG</b>	<b>BULANAN (RM)</b>	<b>TAHUNAN (RM)</b>
<b>1</b>	Hutang Rumah		
<b>2</b>	Hutang Kereta		
<b>3</b>	Hutang Pinjaman Peribadi		
<b>4</b>	Hutang Kad Kredit		
<b>5</b>	Hutang Lain-lain		
<b>Jumlah (D)</b>			
<b>JUMLAH PERBELANJAAN (C+D)</b>			

## 1.2 ANALISA NILAI ASET BERSIH (NETWORTH)

ASET		
BIL	SIMPANAN & PELABURAN	NILAI (RM)
1	Tunai/ Tabung Haji/ ASB	
2	Unit Amanah/ Saham	
3	Emas	
4	Hartanah	
5	Kenderaan	
6	Lain-lain (Cth:Asbf)	
	<b>Jumlah</b>	

LIABILITI		
BIL	HUTANG	NILAI (RM)
1	Pinjaman peribadi	
2	Kad kredit	
3	Ansuran mudah	
4	Hartanah	
5	Kenderaan	
6	Lain-lain (Cth:Asbf)	
	<b>Jumlah</b>	

## i. ANALISA 'CASHFLOW' :

$$\frac{\text{JUMLAH PENDAPATAN (A+B)} - \text{PERBELANJAAN (C+D)}}{\text{JUMLAH PENDAPATAN (A+B)}} \times 100$$

 <10% : TIDAK SIHAT     >10% : NORMAL     >30% : SIHAT




Contoh:

$$\frac{\text{RM5,000} - \text{RM3,300}}{\text{RM5,000}} \times 100 = 34\% (\text{Sihat}) \img alt="Happy face emoji" data-bbox="750 270 800 300"/>$$

ANALISA CASHFLOW SAYA:

## ii. ANALISA 'NETWORTH':

$$\frac{\text{JUMLAH ASET} - \text{LIABILITI}}{\text{TANGGUNGAN (C)}}$$

 <1 : TIDAK SIHAT     >10 : NORMAL     >30 : SIHAT

Contoh:

$$\frac{\text{RM300,000} - \text{RM200,000}}{\text{RM2,000}} = 50 (\text{Sihat}) \img alt="Happy face emoji" data-bbox="680 745 730 775"/>$$

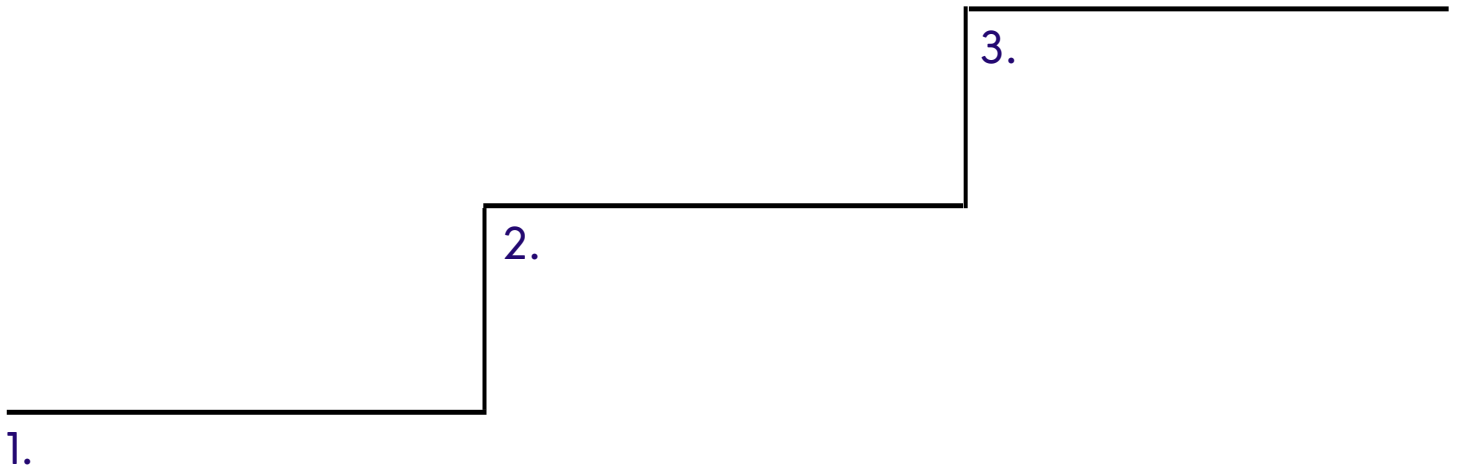
ANALISA KEKAYAAN SAYA:



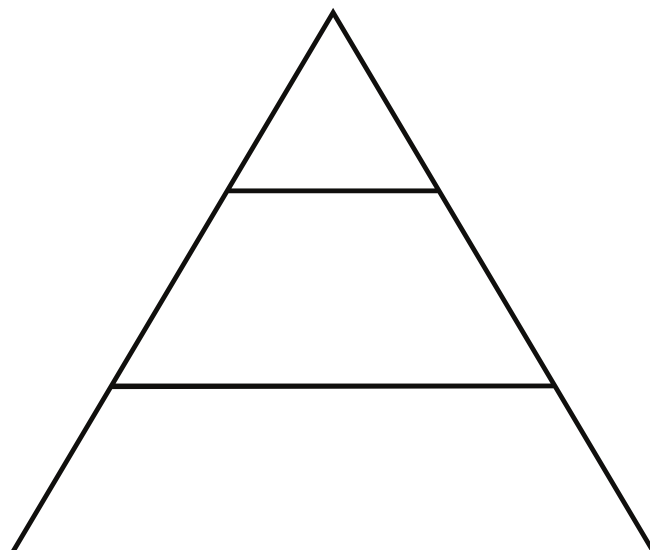
# 2. FAHAMI FINANCIAL FREEDOM

## 2.1 DEFINISI FINANCIAL FREEDOM

## 2.2 TIGA TANGGA FINANCIAL FREEDOM



## 2.3 TIGA PENGUKUR STATUS FINANCIAL FREEDOM



# 3. PELAN TINDAKAN FINANCIAL FREEDOM

## 3.1 ANALISA KEWANGAN

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## 3.2 PENETAPAN MATLAMAT

Matlamat	Simpanan Diperlukan (RM)	Nota

## **3.3 PELAN TINDAKAN**

### **3.3.1 TINGKATKAN PENDAPATAN**

### **3.3.1 RENDAHKAN PERBELANJAAN**

### 3.3.3 TINGKATKAN ASET

### 3.3.4 RENDAHKAN LIABILITI

## 3.4 PEMANTAUAN & SOKONGAN

# 4. PERANCANGAN HOLISTIK F.FREEDOM

## 4.1 URUS DUIT

## 4.2 SUCI DUIT

## 4.3 LINDUNG DUIT

## 4.4 GANDA DUIT



## 4.5 AGIH DUIT

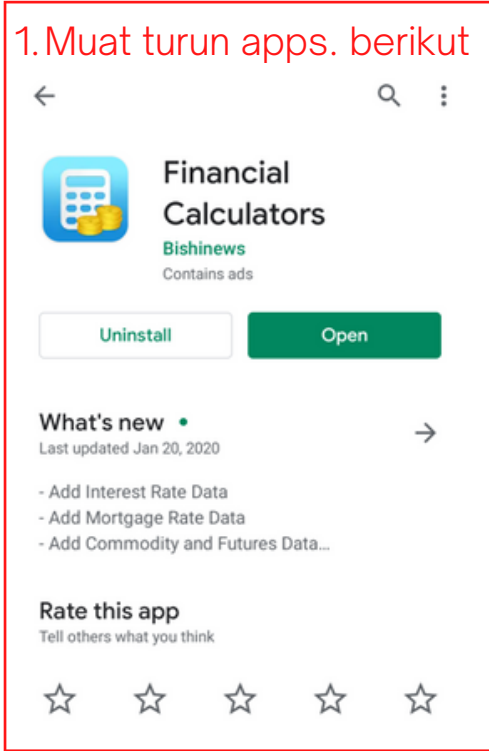
# 5. MY FINANCIAL FREEDOM BLUEPRINT



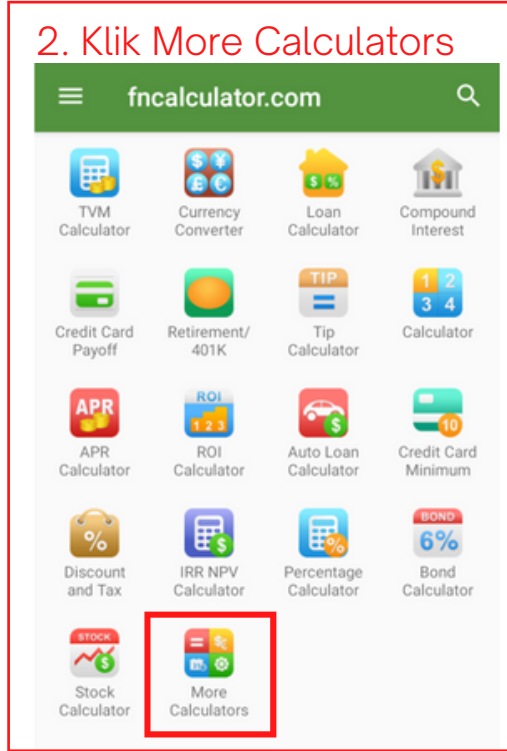
# CARA KIRA INTEREST PINJAMAN BANK:

## 1-KADAR TERAPUNG - GUNA 'LOAN ANALYSIS' CONTOH : PINJAMAN RUMAH & ASB

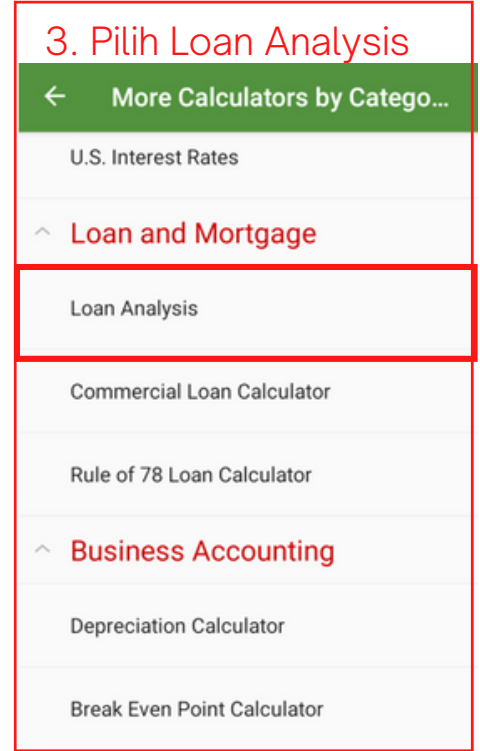
1. Muat turun apps. berikut



2. Klik More Calculators

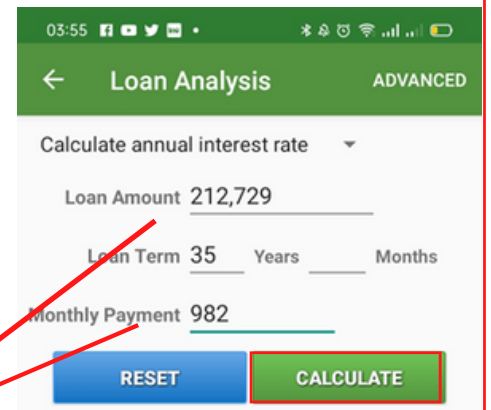


3. Pilih Loan Analysis



4. Isikan jumlah mengikut kategori dan tempoh pinjaman dan klik 'Calculate'

CCRIS DETAILS								
Loan Information								
No	Date/R&R	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit/ Installment Amount (RM)
<b>Outstanding Credit</b>								
1	28-09-2011		Own	CB				44,900.00
		K			OTLNFNCE	14,829.00	31-08-2020	320.00
2	07-03-2011		Joint	CB				212,729.00
		O			HSLNFNCE	186,865.00	31-08-2020	982.00
3	10-02-2014		Own	CB				55,700.00
		K			PCPASCAR	28,359.00	31-08-2020	374.00
4	18-11-2015		Joint	CB				99,804.00
		O			HSLNFNCE	98,064.00	31-08-2020	480.00
5	18-11-2015		Joint	CB				76,932.00
		O			OTLNFNCE	72,788.00	31-08-2020	413.00
6	25-04-2017		Own	OTH				28,265.00



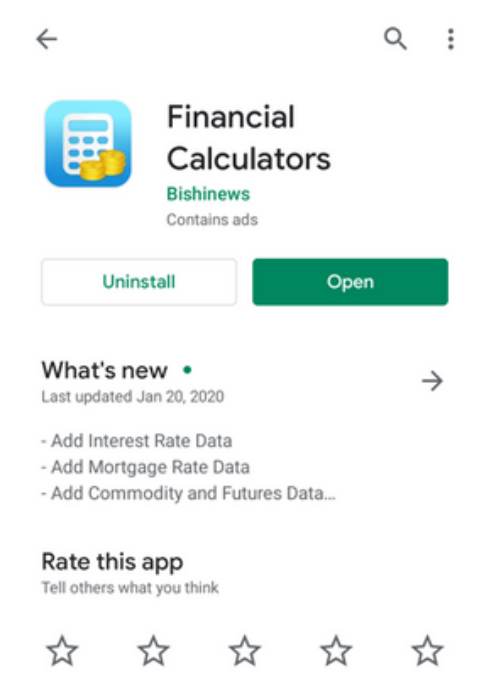
5. Jumlah kadar faedah tertera selepas anda isikan jupah dan klik 'Calculate'



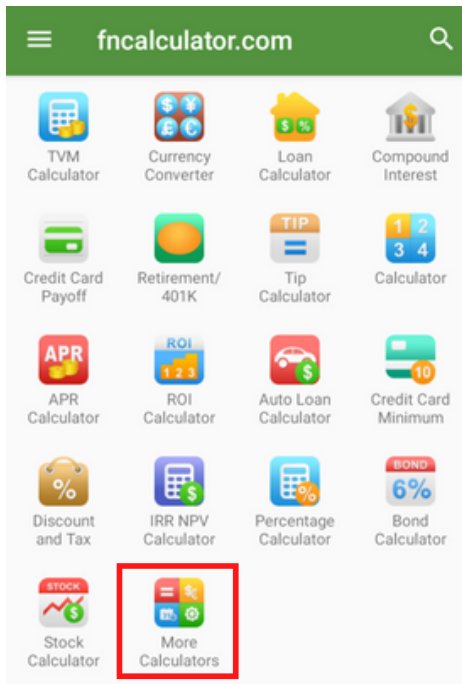
# CARA KIRA INTEREST PINJAMAN BANK:

## 2-KADAR TETAP - GUNA 'RULE OF 78' CONTOH : PINJAMAN PERIBADI & KERETA

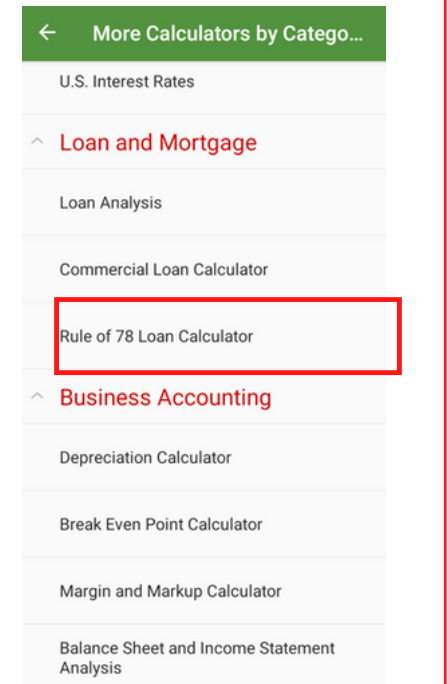
1. Muat turun apps. berikut



2. Klik More Calculators

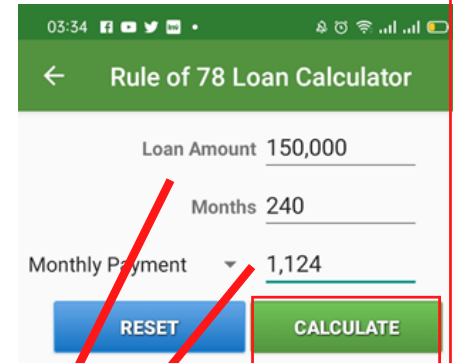


3. Pilih Rule of 78



4. Isikan jumlah mengikut kategori dan tempoh pinjaman dan klik 'Calculate'

CCRIIS DETAILS								
Loan Information								
No	Date/R&R	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit/ Installment Amount (RM)
<b>Outstanding Credit</b>								
1	30-12-2011		Own	OTH				4,000.00
		O			CRDTCARD	3,311.00	31-10-2020	0.00
2	14-10-2016		Own	CB				70,000.00
		O			PELNFNCE	54,056.00	30-09-2020	780.00
3	24-10-2016		Own	CB				11,000.00
		O			CRDTCARD	5,261.00	30-09-2020	0.00
4	23-03-2013		Own	CB				150,000.00
		O			PELNFNCE	132,439.00	30-09-2020	1,124.00
5	11-10-2018		Own	CB				20,000.00
		O			PELNFNCE	19,352.00	31-10-2020	250.00



5. Jumlah kadar faedah tertera selepas anda isikan jumlah dan klik 'Calculate'

