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Public Interest Centre  
of Excellence

International Teaching Aid  
**Competition 2023**

Reconnoitering Innovative Ideas in Postnormal Times

**iTAC**

**2023**

**iTAC 2023**  
**INTERNATIONAL TEACHING AID COMPETITION**  
**E-PROCEEDINGS**

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## **PREFACE**

iTAC or International Teaching Aid Competition 2023 was a venue for academicians, researchers, industries, junior and young inventors to showcase their innovative ideas not only in the teaching and learning sphere but also in other numerous disciplines of study. This competition was organised by the Special Interest Group, Public Interest Centre of Excellence (SIG PICE) UiTM Kedah Branch, Malaysia. Its main aim was to promote the production of innovative ideas among academicians, students and also the public at large.

In accordance with the theme "Reconnoitering Innovative Ideas in Post-normal Times", the development of novel ideas from the perspectives of interdisciplinary innovations is more compelling today, especially in the post-covid 19 times. Post-pandemic initiatives are the most relevant in the current world to adapt to new ways of doing things and all these surely require networking and collaboration. Rising to the occasion, iTAC 2023 has managed to attract more than 267 participations for all categories. The staggering number of submissions has proven the relevance of this competition to the academic world and beyond in urging the culture of innovating ideas.

iTAC 2023 committee would like to thank all creative participants for showcasing their innovative ideas with us. As expected in any competition, there will be those who win and those who lose. Congratulations to all the award recipients (Diamond, Gold, Silver and Bronze) for their winning entries. Those who did not make the cut this year can always improve and join us again later.

It is hoped that iTAC 2023 has been a worthy platform for all participating innovators who have shown ingenious efforts in their products and ideas. This compilation of extended abstracts published as iTAC 2023 E-Proceedings contains insights into what current researchers, both experienced and novice, find important and relevant in the post-normal times.

Best regards,

**iTAC 2023 Committee**  
**Special Interest Group, Public Interest Centre of Excellence (SIG PICE)**  
**UiTM Kedah Branch**  
**Malaysia**

## SAVE AND SPEND: AN E-BOOK FOR COLLEGE STUDENTS

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### ABSTRACT

Personal savings and money management are important as they enable us to achieve our financial objectives, get out of debt, and increase our savings. This innovation is an e-book. The name of this e-book is Save and Spend. It contains information on how to manage personal savings and how to use the “Money Manager” app for personal money management. Nowadays, most college students are facing financial problems and do not know how to manage their money. When college students are under constant financial pressure, it may have a negative impact on their personal life, such as causing them to have trouble sleeping because they worry about their financial situation and are unable to relax enough to fall asleep. Their financial problems may be caused by overspending due to a failure to allocate their savings. This e-book was developed with the intention of improving the learning process. The process of this e-book's education will be more interesting and participatory. The main objective of this e-book is to explain an idea or concept to reach the goal of personal financial learning. It also provides information on how to use “Money Manager” app. The uniqueness of this e-book compared to others is that it is accessible to everyone for free and can be searched online. This e-book benefits the community in terms of introducing and educating the students about financing, investing, money control, and avoiding debt while teaching them using “Money Manager” app for money management. This e-book can help them achieve financial stability and independence in the future. The target market is college students. We utilized the “Money Manager” app for money management to make it more fun and easier to use.

**Keywords:** E-book, manage personal savings, college students, financial problems, financial stability

## BACKGROUND



**Figure 1.** E-Book Cover Page

Save and Spend is an E-book for college students specifically to help them learn about financial management. Many students have financial difficulties due to their low financial resources and high cost of living, including running a deficit budget, failing to set spending priorities, failing to keep track of expenses, lacking in planning, and failing to pay debts. Thus, there is an imbalance in the income to expenditure ratio (Daud et al., 2018). The idea of making this Ebook is to make it approachable by the reader as they can read anywhere and everytime they need because it comes in an online platform. This E-book will help the students to increase their understanding and determine their financial flow by using a financial application named “Money Manager”.

## PROBLEM STATEMENT

Most college students are experiencing financial difficulties and are quite confused about handling their finances. As undergraduates are always suffering financial stress, it can have a severe effect on their daily lives, such as leading them to struggle to sleep as they are worried about their financial situation. Therefore, college students find it difficult to relax their minds and do not get enough sleep.

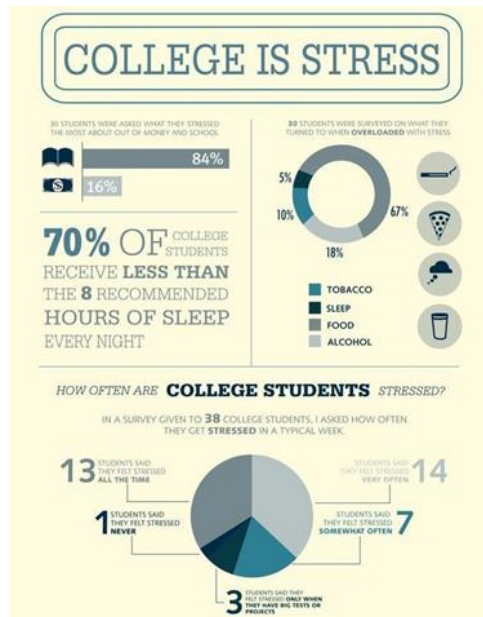


Figure 2. College Students Stressed

Money is a major source of stress for college students. As a result, many students must work part-time or drop out of college in order to purchase necessities such as books.

### Challenges teenagers face in achieving financial success

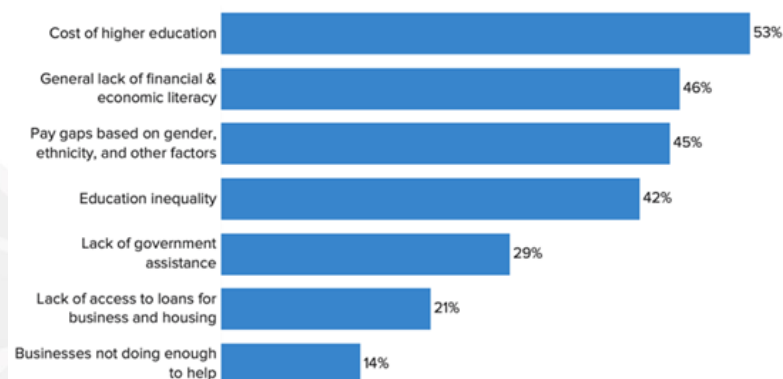


Figure 3. Challenges Teenagers Face in Achieving Financial Success

Most students feel that the cost of higher education is one of the most difficult barriers to financial success.

## **OBJECTIVES**

The primary objective of this e-book is to express an idea or concept in order to achieve the goal of personal financial learning, also this ebook includes guidelines on how to use the "Money Manager" app. This e-book was created with the goal of enhancing the learning experience. The process of learning from this e-book will be more fascinating. College students who comprehend this e-book will be in a better position to manage their finances by setting financial goals and managing their money. Financial planning can provide a whole new perspective on budgeting and techniques to improve control over one's financial habits.

Furthermore, the e-book helps college students set financial goals and develop a plan to achieve them and track their spending and identify areas where they can save money. This will help them to see where their money is going and make adjustments to their budget as needed. College students will be able to avoid debt and build their credit history and learn about different investment options and how to invest their money wisely when they read and understand the e-book. By understanding personal financial planning, college students can set themselves up for financial success in the future.

## **NOVELTY**

When compared to other e-book, our e-book stands out due to the fact that it can be downloaded by anyone at no cost and can be searched via the internet. In addition, not only does it include information about personal savings, but it also includes information about how to use money management apps, which may be helpful for college students who are keeping track of their own money.

## **COMMERCIALIZATION POTENTIALS**

The target reader of this e-book is among college students. College students often struggle to make ends meet and afford their education, and many of them suffer from low income, low financial literacy, compulsive spending tendencies, and high debt levels. This e-book collaborated with the Money Manager App as a tool to manage their finances accordingly and easier.

## **BENEFIT TO COMMUNITY**

The benefit of this e-book to the community is in terms of introducing and educating the students about financing, investing, money control, and avoiding debt while teaching them to



use the "Money Manager" app for money management. By using this e-book and a money management app, students can learn about financial management and how to manage their money effectively. This can help them achieve financial stability and independence in the future. Other than that, This e-book can help students learn about budgeting and saving. This is an essential skill for college students, as they often have to manage their own finances for the first time.

Moreover, these e-books are more accessible than traditional books, as they can be read on a variety of devices, including computers, tablets, and smartphones. They can be read anywhere, anytime, and they do not take up any space. Overall, these e-books offer several benefits to the community. The e-book is more accessible, convenient, affordable, and accessible than traditional books since they can be accessed from anywhere with an internet connection. As a result, it can help people learn about financial management and improve their financial situation.

## FEEDBACK FROM COMMUNITY

The reviews that were given by the community ended up being favorable. The information that was gained from the responses provided by users will be adapted into efforts to enhance the product and address any concerns that were voiced by those using it. According to the comments left by users, the vast majority of users are college students who struggle to properly manage their finances. The vast majority of them review that this ebook is helpful for them in some way.



**Figure 4.** Positive Feedbacks from Community

## CONCLUSION AND REFLECTION

In conclusion, Save and Spend is an e-book that provides college students with the information and tools they need to manage their money wisely. The book covers a wide range of topics,

The e-book provides clear and concise instructions on how to use the Money Manager apps, as well as tips on how to create a budget, track your spending, and save for your future goals. The book is also free to download, making it accessible to everyone. The commercialization potential of the e-book is high, as the target reader is college students who often struggle to make ends meet and afford their education. The feedback from the community has been positive since they find the e-book helpful in some way. Overall, Save and Spend is a valuable resource for college students who are looking to achieve financial stability and independence while improving their personal savings and money management skills.

We believe that the e-book is a valuable resource for college students. It provides them with the information they need to learn about financial management and achieve their financial goals. We would also recommend the e-book to anyone who is looking for a way to improve their financial literacy. We created the e-book as a great way to learn about personal finance and money management. It is easy to read and understand, and the information is presented in a way that is both informative and engaging. Besides that, we created this e-book to be well-written and informative, and it provides practical advice that can help students achieve their financial goals.

### PEER EVALUATION

	NORATASHA BINTI IDRIS	BALQIS BINTI ZAINUDIN	NUR ZAHIRAH BINTI MOHAMAD ZAFFIR	NUR IZZATI BINTI AMIR	TOTAL	100%
NORATASHA BINTI IDRIS		100	100	100	300	$(300/300) \times 100$ = 100%
BALQIS BINTI ZAINUDIN	100		100	100	300	$(300/300) \times 100$ = 100%
NUR ZAHIRAH BINTI MOHAMAD ZAFFIR	100	100		100	300	$(300/300) \times 100$ = 100%
NUR IZZATI BINTI AMIR	100	100	100		300	$(300/300) \times 100$ = 100%

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