



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
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ABSTRACT

Personal financial planning is crucial for everyone, but many people lack the knowledge and skills to manage their finances effectively. As a result, people often struggle with debt, financial insecurity and other related issues. To address this problem, we have created an innovative teaching aid in the form of a planner called “Money-Wise” that aims to help individuals to learn about personal financial planning while aligning their financial situation with their goals. Besides, the lack of financial literacy among the communities is a pressing issue that needs to be addressed. If not, they are at a risk of falling into debt, making poor financial decisions and facing financial hardship. The objective of this planner is to provide the individuals with a practical tool that can help them to learn about personal financial planning as well as to spread awareness regarding the needs in managing their finances. By using our planner, the communities can develop the skills and knowledge they need, to manage their finances effectively and make informed financial decisions. The uniqueness of our planner lies in its information regarding the financial information that an individual can trace and learn which will improve the user’s financial burden and eventually increase the economic security of the communities at large. The details that are included in the “Money-Wise” planner are balance sheet and cash flow that the user can use to start doing his/her financial planning. This will tremendously benefit those who do not have knowledge about financial planning. Apart from

having a significant commercialization potential, it meets a critical need in the market for effective financial education tools which will improve the financial well-being of an individual who uses this innovative planner.

Keywords: Personal financial, planner, debt, financial institutions.

BACKGROUND

The "Money-Wise" planner is a comprehensive guide to personal financial planning that has been designed to help individuals manage their finances effectively and make informed financial decisions. The planner covers a range of important topics, including what financial planning is, the benefits of financial planning, and how to make a financial plan. It also includes useful insights and advice from experts in the field of finance, both locally and overseas.

Besides, the "Money-Wise" planner provides a step-by-step guide to making a financial plan, starting with an overview of what financial planning is and why it's important. It also includes detailed information on how to create a balance sheet and a cash flow statement, which are important tools for managing personal finances. A balance sheet provides a snapshot of an individual's financial position at a given point in time, while a cash flow statement tracks the flow of money in and out of an individual's accounts over a given period.

The planner also includes wise words from experts in the field of finance, both locally and overseas. These experts provide valuable insights and advice on how to manage personal finances effectively, including tips on how to save money, invest wisely, and plan for retirement. The planner also provides information on how to start making a financial plan, including setting financial goals, creating a budget, and tracking expenses.

In addition, the planner provides detailed information on the meaning of a balance sheet and a cash flow statement, as well as the benefits of each. A balance sheet provides a clear picture of an individual's financial position, including their assets, liabilities, and net worth. A cash flow statement tracks the flow of money in and out of an individual's accounts over a given period, providing valuable insights into their income and expenses. By understanding the meaning of these financial statements and the benefits they provide, individuals can better manage their personal finances and achieve their financial goals.

PROBLEM STATEMENT

The lack of financial literacy among communities is a pressing issue that needs to be addressed. If not, individuals are at risk of falling into debt, making poor financial decisions, and experiencing financial hardship. Financial literacy is essential to achieving financial security

and independence. Research shows that many individuals lack the knowledge and skills to manage their finances effectively. This lack of financial literacy is a significant issue in many individuals. There are several problems that can be captured, such as the higher amount of debtors, the risk for the future generation in ensuring financial sustainability, the economic factors that lead to higher expenses and the low knowledge of financial planning.

OBJECTIVES

The objective of this planner is to give people a useful tool that may teach them about personal financial planning and raise awareness about the significance of handling their finances well. Individuals can gain the knowledge and skills necessary to effectively manage their finances and make wise financial decisions by using our planner. Regardless of an individual's financial literacy, the "Money-Wise" planner is intended to be user-friendly and accessible to all learners.

NOVELTY

The novelty of our planner lies in its unique approach to financial literacy. The "Money-Wise" planner provides individuals with a comprehensive guide to personal financial planning, including topics such as budgeting, saving, investing, and debt management. The planner includes a balance sheet and cash flow that the user can use to start doing his/her financial planning. Those who are unfamiliar with financial planning will gain a lot from this. Our planner is a useful and efficient instrument that can assist someone in achieving financial independence and stability.

COMMERCIALIZATION POTENTIALS

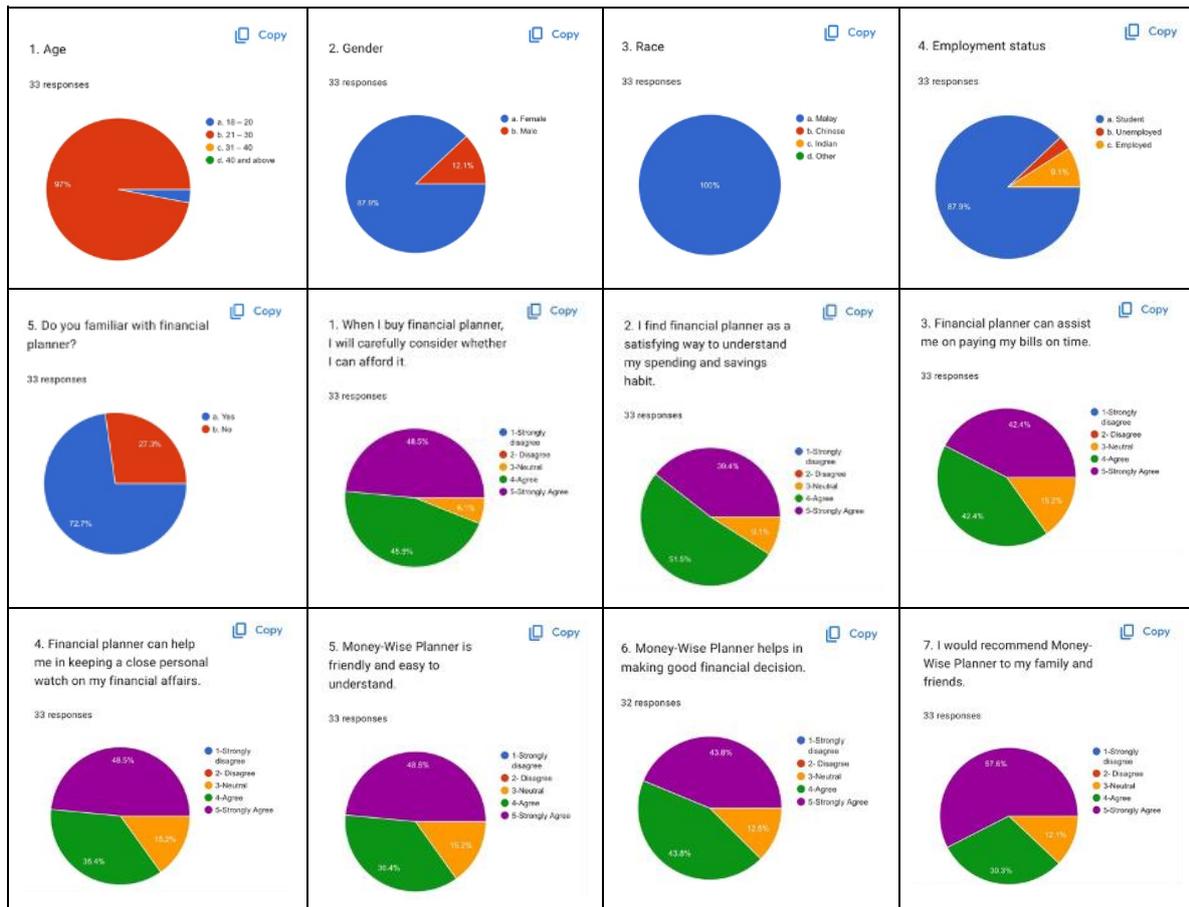
Apart from having significant commercialization potential, the "Money-Wise" planner meets a critical need in the market for effective financial education tools. Our planner has the potential to provide a practical solution to the problem of financial illiteracy, which is a significant issue in many communities. The "Money-Wise" planner is a valuable tool for individuals and communities, as it can help them achieve financial security and independence.

BENEFIT TO COMMUNITY

The communities can use our planner to gain the knowledge and skills necessary to efficiently manage their finances and make financially sound decisions. The distinctiveness of our planner is found in its information on the financial data that a person may trace and learn, which will lessen the user's financial load and ultimately boost the economic security of entire communities. The "Money-Wise" planner includes balance sheet and cash flow information that the user can use to begin financial planning. Those who are unfamiliar with financial planning will gain a lot from this. In addition to having a substantial commercialization potential, it satisfies a crucial market demand for efficient financial education tools that will improve the financial well-being of an individual who uses this innovative planner.

FEEDBACK FROM COMMUNITY

This is the feedback that came from the community, throughout our survey.



CONCLUSION AND REFLECTION

In conclusion, the "Money-Wise" planner is an effective tool for promoting financial literacy and helping individuals achieve financial security and independence. It has provided individuals with the skills and knowledge they need to manage their finances effectively and make informed financial decisions. The comprehensive guide to personal financial planning has been particularly helpful, as it covers important topics such as budgeting, saving, investing, and debt management. Overall, the "Money-Wise" planner has the potential to provide a practical solution to the problem of financial literacy, which is a significant issue in many communities.

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APPENDICES

[This is the link for more contents of our “Money-Wise” Planner product.](#)





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