

# Our services:

**What We Do**

We provide the following services:

- Financial Counselling**  
Personal counselling and advice on managing your finances wisely - from budgeting and money management to credit related issues. Learn how to handle debts responsibly for a better future.
- Debt Management Programme (DMP)**  
Regain control of your finances. Our counsellors will work with you to develop a personalised debt repayment plan in consultation with your credit providers.
- Financial Education**  
Financial education programmes on basic money management skills as well as tips on how to borrow and use credit responsibly.

**We offer these financial services to individuals, free of charge.**

## 1. Financial Counselling



Some people want to be out of debt. Some are tired of always being short of money. Some hope to retire worry-free. Whatever your financial goals are, AKPK is there for you to get access to free financial counselling. AKPK will teach you skills to work towards your financial goals, and show you the best ways to spend for your peace of mind.

As at 31 July 2018, AKPK has helped near 800,00 individuals nationwide in need of financial counselling.

## 2. Debt Management Programme (DMP)



For many people, as soon as they begin to default on their repayments, their financial control spirals down so fast that before they know it, they are already at the brink of bankruptcy. For those who meet the required criteria, AKPK offers the opportunity to restructure their repayment plan with their respective credit providers and see it through until all outstanding is settled.



As at 31 July 2018, the number of approved DMP is above 200,000 cases. The total number of cases graduated from DMP (those successfully settled their loans) is about 17,000—amounting to an outstanding of more than RM600 million.

### 3. Financial Education



Prevention is better than cure. The best bet for AKPK to help create a financially savvy Malaysian society is by providing financial education to as many people as possible before they make a misstep in their personal finances. Encouragingly, we are already working with collaborators to conduct financial talks and counselling for their employees, not only for those who are based locally but overseas as well.

As at 31 July 2018, AKPK's financial education has reached a significant number of people from government agencies, security forces, private companies, and higher learning institutions through briefings and talks, as well as the public at large through public broadcasting via radio, television and digital media as well as print media.

#### 3.1. AKPK financial education modules:

##### i) **The Four (4) Life Stages:**

Financial needs change as individuals go through major milestones in life. Catering to these changing needs, AKPK has created four (4) financial education modules for individuals in these life stages: Tertiary, Entering Workforce, Starting and Raising a Family, and Retirement. Among others, the first module focuses on strengthening the basics for future financial management; the second module focuses on enhancing future net worth; the third module focuses on planning for uncertainties and passive income, while the fourth module focuses on drawing up a comprehensive retirement plan.

##### ii) **Introduction to Personal Financial Management (PFM):**

This module, accredited by Malaysian Qualifications Agency (MQA), is offered to students of higher learning institutions in the country. To date, more than 30 institutions have incorporated PFM in their curriculum, or entrepreneurial subject.

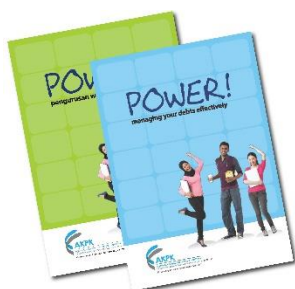
### iii) **General Financial Education:**

Any areas of financial education are disseminated in general through exhibitions, and specifically through focus groups. They are also shared with the general public through AKPK's social media that link users to its microsite for a wealth of educational content in the forms of articles, infographics, videos and podcasts.

## 4. **Financial Publications**

AKPK's financial education is complemented by AKPK's own publications, namely:

### i) ***POWER! Managing Your Debts Effectively* Book**



It equips young adults with practical knowledge and skills to make well-informed financial decisions. *POWER!* covers managing cash flow, basics of borrowing, hire purchase, housing loans and credit cards.

### ii) ***Money Sense 'Getting Smart With Your Money'* Book**



Practical and effective advice on money management—how to live within your means and prepare for life's uncertainties.

These easy-to-read yet effective books on personal financial management are for sale at **only RM5** each, and discounts are applicable for bulk purchases exceeding 300 books.

To place your order, please furnish us with your contact details via email to [ccd@akpk.org.my](mailto:ccd@akpk.org.my), or call us at 03-2610 5520/ 21/ 22/ 23.

# AKPK's Important Contact Points

## 1. Social Media:

Follow us on Facebook, Instagram, Twitter and YouTube at AKPKofficial.

## 2. For general AKPK enquiries and/ or to book for a counselling session:

Call our POWER! AKPK Infoline at 03-2616 7766.

## 3. To apply for Debt Management Programme:

Visit our website, [www.akpk.org.my](http://www.akpk.org.my) and proceed to **AKPK Customer Portal** on the Debt Management page to book for an appointment with our counsellors.

## 4. To enquire and/ or book for group financial management talks and briefings:

Visit our website, [www.akpk.org.my](http://www.akpk.org.my) and proceed to **Online Booking System** on the Financial Education page.

