



Tuanku Syed Faizuddin Putra and Tuanku Lailatul Shahreen (third and fourth from left) with (from left) Koputra chairman Zaharuddin Alias, Ong, Hong Leong Islamic Bank chief executive officer Dafinah Ahmed Hilmi, Lam and HLB chief marketing and communications officer Zalman Zainal at the graduation ceremony.

IT IS never too early to learn about financial literacy, and that's why a bank has teamed up with an educational organisation to teach preschoolers about money management.

Hong Leong Bank (HLB) and Smart Reader Worldwide made history when 1,789 pupils graduated from the flagship financial literacy programme, DuitSmart Kids, and entered the *Malaysia Book of Records* for the "Most Pupils Graduated from a Financial Literacy Programme".

The graduation ceremony was held at Chancellor Hall, Management and Science University, graced by the Regent of Perlis Tuanku Syed Faizuddin Putra Jamalullail and Raja Puan Muda of Perlis Tuanku Dr Lailatul Shahreen Akashah Khalil.

Representatives from HLB and Smart Reader Worldwide were also present.

The DuitSmart Kids financial literacy programme is an expansion of the HLB DuitSmart platform, designed to equip pupils with essential financial knowledge and money management skills, which will help cultivate and instil good financial habits.

The curriculum focuses on young children aged four and seven and comprises 10 video-based lessons, with HLB providing its expertise as financial advisor.

The module was used during schooling hours at all Smart Reader Kids centres nationwide.

This collaboration signifies the commitment of both HLB and Smart Reader Worldwide to empower children through education and inclusion, preparing them to navigate the complex world of personal finance now and in the future.

Preschoolers graduate in money management

1,789 kids between four and seven swot up on financial literacy, enter Malaysian records



A record-breaking 1,789 students graduated from DuitSmart Kids programme and their achievements were celebrated in two ceremonies in Kuala Lumpur and Kuching, Sarawak.

HLB chief executive officer and group managing director Kevin Lam said, "As a financial institution, we want to play an active role in promoting financial literacy and inclusion, as well as provide tailor-made tools that help children on their financial education journey.

"Being a community bank, we ensure each programme is uniquely tailored to meet every

community's real-life needs.

"We want everyone, no matter their situation, to have the same opportunity to learn about money management and take control of their finances.

"Through DuitSmart Kids and other programmes, we look forward to empowering the next generation with the knowledge and tools to build their own secure financial futures."

Apart from financial literacy and inclusion programmes, HLB has also designed specific products to empower customers to practise good money management at an early age, with components that allow parents to be involved in their financial journey.

Smart Reader Worldwide chief executive officer Datuk Seri Dr Richard Ong said, "We believe

that today's pupils will benefit the most from having a holistic education experience, and a financial education is definitely a vital component in future-proofing the next generation.

"We are preparing them for a lifetime of financial well-being by teaching finances at an early age."

He said through the DuitSmart Kids programme, pupils learned to appreciate the value of money through four key concepts – earning, saving, spending and sharing.

"They learn to make more informed financial decisions, and are aware of certain pitfalls and risks that come with managing their finances," he added.

"By raising a financially literate generation, we lay the foundation for a stronger economy and a more prosperous society."

Launched in 2019, the HLB DuitSmart platform is the bank's flagship initiative to provide financial literacy and inclusion workshops to various segments of society, including students from primary to tertiary level, as well as underserved communities such as single mothers, the Orang Asli and the visually impaired.

The bank also uses this platform to promote financial literacy information on social media platforms, covering money management tips, scams and fraud prevention.