

## RESUME OF YONG CHU EU

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### SUMMARY.

- Graduated in **Bac. Computer Science (2003)** and **Master Science In Engineering in Computing and Network (2006)**, University Putra Malaysia
- Obtained **Certified Financial Planning (CFP) (2009)** , PSMB's **HRDF's Train the Trainer Certification (2015)**, MFPC's **Shariah Registered Financial Planner (Shariah RFP, 2017)**, **Chartered Wealth Advisory (CWA, 2023)** by Wealth Management Institute (WMI) and Philipines RFP and **Masterclass Certification in Financial Coaching Programme (Certified Financial Coach, CFC, 2023)** .
- Certified as **HRDF Corporate Traininer in 2015**, **MFPC Shariah RFP Traininer (2018)**, **HRD Corp Accredited Trainer (2023)**.
- Awarded with **Excellence & Merit Award by KMDC and FPAM for the Best Certification Examination Result** in Module 3-Tax Planning for **June 2009**
- In both 2020 and 2023, he received two nominations to be included in **The Britishpedia Media Group's Encyclopedia of Successful People in Malaysia**, and was successfully listed in the **2023 edition**.
- In Year 2023, he on hold the two award nomination from **Majlis Tindakan Pengguna Negara (MTPN)'s Malaysia Influential Educator-MIE** and **ShangHai Intenational Prestige Business Awards 2023-Oustanding Entrepreneur of the Year** until timing is right.
- Obtained full **financial planning licenses (CMSRL, FAR)** under Bank Negara Malaysia and Securities Malaysia since the year 2010.
- Currently **founder, managing director, and principal trainer of Money & Life Academy**. Money & Life Academy is the authorized training provider for Continue Professional Development Program and Corporate Human Capital Program (SIDC CPE, FiMM CPD, and HRD Corp Certified)
- Conducts SIDC's **Continuing Professional Education (CPE)** and MFPC/FiMM's **Continuing Professional Development course (CPD)** for **financial practitioners and HRD Corp Claimable** corporate courses for the **corporation (MNC/SMI/SME)**
- Lectured Professional Certificate Program-**Certified Financial Planner (CFP) Module 2-Insurance and Estate Planning** at Penang **KDU College Max Wealth and Disted College (between years 2011-2019)**
- Lectures Professional Certificate-**Chartered Wealth Advisor (CWA) to the Philippines Financial Planning Industry** since the year 2021 and certified by Wealth Management Institute (WMI) and Philipines RFP with "CWA" title in the year 2023.

- Contributed Invited articles to **MFPC's Magazine-Financial 1<sup>st</sup>, Money Compass (regular contributions from 2011-2015), The Edge Malaysia-Personal Wealth, Focus Malaysia, Compare Hero, Nanyang, The Edge Property, ChinaPrss, Sin Chew Newspaper, The Busy Weekly Magazine, Smart Investor Monthly Magazine and book review to MFPC Journal- JWMFP**
- Speaks in numerous public talks on Financial Planning, Buddhism and Life Experience/Motivation topics to **Bursa Malaysia, SC InvestSmart, FPAM, FiMM, Equity Tracker, RHB Premier, and MNS Global, Local University, Colleges, Non-Profit organizations and Public**
- Regularly interviewed or featured by **local media** on several financial planning news and topics.
- Financial stress book "**Master Your Finance, Master Your Life! Five Financial Strategies to Cope with Stress**" author (English version in 2019 and Mandarin version in 2021)
- **FPAM Penang Chapter Committee 2017-2019 and 2019-2021** (Publicity & Public Relations) and 2021-2023 (Continuing Education & Events Head)
- Certified member of the **Malaysia Financial Planning Council (MFPC)** and Financial Planning Association of Malaysia (FPAM) and Honorable Member of **Malaysian Association of Certified Coaches (MACC)**.
- Currently collaborating with **FPAM, MFPC, and the Malaysian Institute of Accounts. CPA Australia, Asian Banking School, Philippines Financial Planning Industry (RFP), The Association of Stockbroking Companies Malaysia (ASCM), Bursa Malaysia and Humanistic Education Training, Philipines RFP** on a training program for their members.
- Worked for MNC companies for more than a decade in IT fields.

## HONORS

- In both 2020 and 2023, he received two nominations to be included in **The Britishpedia Media Group's Encyclopedia of Successful People in Malaysia**, and was successfully listed in the **2023 edition**.
- In Year 2023, he on hold the two award nomination from **Majlis Tindakan Pengguna Negara (MTPN)'s Malaysia Influential Educator-MIE** and **ShangHai Intenational Prestige Business Awards 2023-Outstanding Entrepreneur of the Year**.
- **Honored with Chartered Wealth Advisory (CWA) Professional Certificate by Wealth Management Institute (WMI) and Philipines RFP** in the year of 2023 to acknowledge his contributions to **CWA teaching and Philipines Financial Industry**
- Accredited as **HRD Corp Accredited Trainer** by **HRD Corp** after completing 120 hrs of corporate training in the year 2022
- Malaysian Financial Planning Council (MFPC) and Capital Market Development Fund (CMDf)'s Educational Scholar on **Shariah Capstone Registered Financial Planning (2017)**.
- **Excellence & Merit Award** by **KMDC and FPAM** for the Best Certification Examination Result in Module 3-Tax Planning for June 2009 (High Score).

- **National Science Fellowship (NSF) Scholar**, Minister of Science, Technology, and Innovation, Government of Malaysia, October 2003-April 2005- Master's study
- **Dean's List Excellence Academic Award** for May 2000-2001, May 2002-2003, and Nov 2002-2003 during degree study in the year 2000-2003.

## COMMUNITY INVOLVEMENT

- **FPAM Penang Chapter Committee** 2017-2019 & 2019-2021 (Publicity & Public Relations) and 2021-2023 (Continuing Education & Events Head)
- Servicing as **Youth Lead** (2008-2010), **Secretary** (2010-2012), **Dhamma Sec Lead** (2012-2014), and **Secretary** (2015-2016) in Bukit Mertajam Buddhist Association.
- Serving as a volunteer teacher of “**Standards for Being a Good Student and Child**” at Bukit Mertajam Buddhist Association, 2008-2011
- Serving with several posts in the **Alumni Buddhist Society** of University Putra Malaysia.
- Serving with several posts in the **Buddhist Society of University Putra Malaysia**.
- Serving in several posts in the **Buddhist Society of Bukit Mertajam High School**.

## WORK EXPERIENCE

- **Money & Life Academy Sdn Bhd, Penang**  
Founder, Managing Director & Principal Trainer (2019-Present)
- **Philip Wealth Advisor**  
Licensed Financial Advisor (2021-Present)
- **FIN Freedom Sdn Bhd, Penang**  
Licensed Financial Advisor/Head of Education Division/CPD & CPE Trainer, 2010 – 2019
- **KDU College, Disted College, Max Wealth, Penang**  
Certified Financial Planner-CFP Lecturer, 2011 – 2019
- **Intel, Penang**  
IT Support, 2008-2015
- **Fujitsu Telecommunications Asia Sdn Bhd, Kuala Lumpur**  
System Engineer, 2006-2008
- **Computer Science Faculty, University Putra Malaysia, Selangor**  
Lab Demonstrator, 2005-2006
- **Road Safety Research Center, University Putra Malaysia, Selangor**  
Research Assistant, 2003-2005

## TEACHING/SPEAKING EXPERIENCE

- Speaker of **SIDC CPE/FIMM CPD/MFPC CPD Financial Master Course (Professional Development)** for financial practitioners and **HRD Claimable courses** for a corporation (MNC/SME/SMI) since the year 2016

- Speaker of Philippines' Professional Certificate-**Chartered Wealth Advisor (CWA)** since the year 2021.
- **Certified Financial Planner (CFP)** Lecturer, KDU College, MaxWealth (2019) and Disted College (2011-2019)
- Speaker on various **Financial Planning, Buddhism, Motivation, and Life Experience/Motivation** topics to local universities, colleges, communities such as Sunway University, Sentral College, Inti College, TAR College, Taylor University, DIY College, Buddhist Societies, Buddhist Youth Camp, Young Buddhist Association's Seminar, non-profit organizations, the investment community, etc since the year 2011
- Invited Speaker of **FiMM Regional Seminar** at Penang on 13 May 2017 and **Bursa Malaysia Derivatives Workshop (BMW)** on 31 March 2018, **Equity Tracker, RHB Premier, Zurich Client Online Event, Prudential-Standard Chaltered's Banca Pinnacle 2021 – Expert Program Virtual Learning session, SC's InvestSmart, and MNS Global.**
- **MFPC's CPD Program Speaker and Shariah RFP Certified Trainer**

## WRITING EXPERIENCE

- Published several Buddhism articles in **Sin-Chew, Nanyang, ChinaPress** Mandarin Newspaper.
- Monthly columnist for **SinChew Newspaper** on **financial analysis case study since year 2022.**
- Monthly columnist of the Personal Finance Section of **Money Compass Magazine**, from March 2011 until March 2016.
- Monthly columnist for **Busy Weekly Magazine**, from Jan 2013 to 2019.
- Monthly columnist for **Smart Investor Monthly Magazine**, from Feb 2017 to 2019.
- Published invited article to **MFPC's Magazine-Financial 1<sup>st</sup>.**
- Contributed invited book review to **MFPC Journal-JWMFP (in the years 2016 & 2022).**
- Contributed commentary to **The Edge Malaysia-Personal Wealth, Focus Malaysia, The Busy Weekly Magazine, Nanyang, CompareHero, The Edge Property, Sin Chew Newspaper, Chinapress, Money Money Home, etc**

## BOOK

- Published an English book "**Master Your Finance, Master Your Life! Five Financial Strategies to Cope with Stress**", Nov 2019, ISBN 978-967-17524-0-1
- Published a Mandarin book "**掌握财富，与钱同行！5大应对财务挑战的攻略**", April 2022, ISBN 978-967-17524-1-8

## EDUCATION & CERTIFICATION

- Passed the Masterclass Certification in Financial Coaching Programme (**Certified Financial Coach, CFC**)

- Certified as a **Chartered Wealth Advisory (CWA)** member by **Wealth Management Institute (WMI)** and **Philippines RFP** in the year of **2023**
- Certified as **HRD Corp Accredited Trainer** by **HRD Corp** after completing 120 hrs of corporate training in the year 2022.
- Elected as one of the **MFPC Shariah RFP Certified Trainer**
- Obtained **Shariah Registered Financial Planning (Shariah RFP)** under Malaysian Financial Planning Council (**MFPC**) and Capital Market Development Fund (**CMDF**)’s Educational Scholarship in the year 2017.
- Obtained HRDF Certified Trainer, **PEMBANGUNAN SUMBER MANUSIA BERHAD’s Train the Trainer** Certification, 2015.
- Obtained Professional Certification, 2009 **Certified Financial Planner (CFP)**, KMDC/KDU College.
- Obtained **Will Writing, Estate, Trust Planning** Certification, 2008, Rockwills
- Passed **CUTE** Examination 2008, Malaysia FIMM
- Passed **PCEIA** and **CEILING** Exam, 2008, Malaysia Insurance Institute
- Passed English **TOEFL** Examination
- Obtained **M.S.**, 2006 Majored in Communications and Network Engineering, University Putra Malaysia (UPM)
- Obtained **B.S.**, 2003 Major in Computer Science, University Putra Malaysia (UPM)

## LICENSES

- Licensed Financial Adviser from **Bank Negara (FAR)**-since 2010.
- Capital Markets and Services License (Financial Planning and Dealing with Securities) by **Security Commission (CMSRL)**-since 2010.
- **Federation of Investment Managers Malaysia (FIMM)** CUTA & PRS Unit Trust Consultant Licence (2010-2019)

## List of publications/articles/journals by Mr. Yong Chu Eu

### Article & Commentary (English)

#### Smart Investor

- Investment Tips for X and Y, March 17
- Reality check on retirement, April 17
- Reality check on retirement (part 2), July 17
- Money is the biggest Cause of Stress, August 17
- Financial Stress Tight or Negative Cash Flow, Sept 17
- Restructuring Tight or Negative Cash Flow, Oct 17
- How to grow your wealth, Nov 17
- It your debt good or bad?, Dec 17
- Loosening Cash Flow when money is tight, Feb 18



### **The Edge Malaysia-Personal Wealth**

- a) Lower for Longer, 12 Sept 2017

### **Focus Malaysia**

- a) Cutting off the financial cord, 10-16 June 2017
- b) Can you afford another child, 30 Sept-6 Oct 2017
- c) The basics of selecting unit trust funds, 6-12 May 2018

### **Malaysian Financial Planning Council (MFPC)**

- a) Are you ready for retirement? July 2013
- b) Stress, its Symptoms and relationship with Performance. How to befriend stress. MFPC's Financial 1st 2020 (Volume 1)
- c) Crucial Investment Concepts, MFPC's Financial 1st 2022 (Volume 1)

### **The Edge Property**

- a) Cover Story on “You can afford to buy a home if you do this”, 18 Jan 20

### **CompareHero**

- a) #WhatIWishIKnew – What Factors To Consider Before Buying Car Insurance? We Asked A Financial Expert, May 21

## **Journal (English)**

### **MFPC Journal-JWMFP**

- a) Book Review on “The Millionaire Next Door: The Surprising Secrets of America's Wealthy”, June 16
- b) Book Review on “The Crypto Book-How to Invest Safely in Bitcoin and Other Cryptocurrencies”, June 21

## **Article and Commentary (Mandarin)**

- a) The Sin-Chew Newspaper, Jan 2013, now and on going
- b) Nanyang Newspaper, Sept 2020 and more
- c) The Busy Weekly (Monthly contribution from Jan 2013-2015, occasionally will share commentary on financial planning news/trends)
- d) Money Compass (Monthly contribution from March 2011-March 2016)
- e) ChinaPress, now and on going
- f) Money Money Home Platform (Mandarin Book content)
- g) CinCai News

**All those articles and commentaries no matter in English or Mandarin, you can refer blog sites belows:**

<https://www.moneylifeacademy.com/blog>

<https://ceyong.blogspot.com/>

### **PUBLICATIONS (Master's Research)**

- Yong Chu Eu, Sabira Khatun, Borhanuddin Mohd Ali, Mohamed Othman, Multicast based and Fast Handover in Mobile IPv6 wireless network, IEEE International Workshop on Antenna Technology: Small Antennas and Novel Metamaterials IWAT, pp:478 – 482, March 7-9, 2005 Singapore, Status: Published in IEEE Xplore as Proceedings
- Yong Chu Eu, Sabira Khatun, Borhanuddin Mohd Ali, Mohamed Othman, Multicast, Hierarchical, and Fast Handover in Mobile IPv6 wireless network, Regional Inter-University Postgraduate Electrical and Electronic Engineering Conference 2005 (RIUPEEEEC 2005), July 14-15, 2005 Hong Kong, Status: Published
- Yong Chu Eu, Sabira Khatun, Borhanuddin Mohd Ali, Mohamed Othman, Mobile IPv6 Wireless Test-Bed Experience, Malaysia Conference on Communications And International Conference on Networks 2005 (MICC & ICON 2005), 16-18 Nov, Kuala Lumpur, Status: Published in IEEE Xplore as Preceding
- Yong Chu Eu, Sabira Khatun, Borhanuddin Mohd Ali, Mohamed Othman, Hierarchical Design and Multicast Buffering In Mobile IPv6 Wireless Test-Bed, ASIAN INTERNET ENGINEERING CONFERENCE (AINTEC) 2005, 13-15 December, 2005, Bangkok, Thailand, Status: Published in Chapter: pp. 57 - 67 Lecture Note in Computer Science (LNCS), Spinger Verlag, January 2006
- Yong Chu Eu, Sabira Khatun, Borhanuddin Mohd Ali, Mohamed Othman HIERARCHICAL DESIGN AND MULTICAST BUFFERING IN MOBILE IPV6 WIRELESS TEST-BED, International Journal of Computers and Applications, Status: Published in 2008

### **EXHIBITION AWARDS (Master's Research)**

- Universiti Putra Malaysia Conventional, Research and Inovation Exhibition, 9 March 2005. Prize: Bronze.
- Malaysia Technology Expo 2006-5th Invention Competition 2006, 23-26 Feb 2006, PWTC. Prize: Silver.  
([http://www.mte.org.my/html/pressrelease/MTE\\_2006\\_Silver\\_Medal\\_List.pdf](http://www.mte.org.my/html/pressrelease/MTE_2006_Silver_Medal_List.pdf))

- INPEX International Show – Monroeville, Pittsburgh, USA 7-12 June 2006. Prize: Bronze (Telecommunication Category).
- INPEX International Show – Monroeville, Pittsburgh, USA 7-12 June 2006. Special Award: Best Invention of the Pacific Rim.
- INPEX International Show – Monroeville, Pittsburgh, USA 7-12 June 2006. Prize: Gold (Computer Software Category)
- INPEX International Show – Monroeville, Pittsburgh, USA 7-12 June 2006. Prize: Gold (Engineering)

### **Mr. Yong Chu Eu's Speaker Profile and Introduction**

<https://youtu.be/g4MLTvKpNhc>

### **Video Testimonials from Participants**

- 1) What Kemmy say about Mr. Yong's AMLA, PDPA, Cyber Security Training  
<https://www.youtube.com/watch?v=iK9lqHI-HFU>
- 2) What Dr. Tan Chong Koay's comment about Yong Chu Eu's AMLA, PDPA, Cyber-Security Training  
<https://www.youtube.com/watch?v=jmoYYwVqtdE>
- 3) 3) What Mr. Subri's comment about Yong Chu Eu's AMLA, PDPA, Cyber-Security & Integrity Training  
<https://www.youtube.com/watch?v=BtunvkCFXzQ>
- 4) What Mr. Lim Beng Hock & Mr. Koh Kian Lee say about Mr. Yong's AMLA, PDPA, Cyber Security Training  
[https://www.youtube.com/watch?v=v8ECFo\\_aN98](https://www.youtube.com/watch?v=v8ECFo_aN98)
- 5) 5) What Ms. Tan and Bazilah say about Mr. Yong's Investment Portfolio Construction Training  
<https://www.youtube.com/watch?v=WGxC6k3Oogc>
- 6) What Mr. Rolan say about Mr. Yong Chu Eus's Capital Market 2.0 Training  
<https://www.youtube.com/watch?v=NuraeUYJ-V8>



7) What Mr. Azman say about Mr. Yong Chu Eu's Retirement Training

<https://www.youtube.com/watch?v=ttNn4cnZ7zw>

8) What Ms. Justina Ong and Huei Shia talk about Mr. Yong's Lean from Market Crash Training Class.

<https://www.youtube.com/watch?v=SNXLiYDbEro>