

Best Student

Jacelyn Lee Aijia

Our apologies for our belated congratulations on your getting the Best Student Award in 2018 for the RFP programme. Please share with us what motivated you to achieve this success.

Thanks for the congratulatory message and interview.

I graduated with a Bachelor's Degree in Science but I decided to make a career switch three years after working in the Australian food industry. Starting the insurance business was exciting; I was soon taught that insurance is merely one of the fundamental steps in financial planning – wealth protection. Proper financial planning also consists of wealth accumulation, preservation and distribution. With my mind opened to a new perspective, I enrolled for the RFP programme in 2015 to gain comprehensive knowledge in other aspects of personal finance. As I began to sharpen my financial knowledge and apply concepts learnt to enhance my personal financial planning, I realised it also gave me the opportunity to widen my scope of services.

Adult learning is different compared to learning during school days. Back in those days when we were younger, we were somewhat obligated to complete our education as it was mandatory for all children to study. However, adult learning is solely voluntary. Since we invest money and time for further education, we have to be committed to make the best out of it. After all, we are the main beneficiaries.

There are 7 modules in the RFP programme. It can be completed in two ways: (1) CAPSTONE: go through a six-day course, a project paper and an exam. (2) Module by module: classroom learning or self-study for each module, followed by an exam after every module. The final module requires completion of a project paper and an exam. In order to extract maximum knowledge in all areas of financial planning, I opted for the latter. Although a longer time and higher fees were required, it was worthwhile. The more I learnt, the more I realised the less I knew. This course just laid a very basic foundation for me to pursue more knowledge. My motivation comes from my eagerness and curiosity to acquire new knowledge and seek full clarification.

We are certain you worked very hard to achieve this. How did you balance your time between work, personal commitments and studies?



When there is a will, there is a way. My work nature allows me to have full control of time, hence it is not difficult to set aside time for study. A timetable is helpful. I target to read up a certain number of chapters within a specific time. Key criteria are discipline, focus and having genuine interest in the programme.

What does success mean to you?

In terms of financial success, I am a strong believer in financial independence. This has to begin with building a personal income stream. In today's world, each household requires a decent income to attain a good quality of life. People who are financially independent often have higher self-confidence and better family relationship.

Having said that, I think overall success is about having a balanced life encompassing good physical and mental health, harmonious family relationship, a fulfilling social life, strong spiritual well-being, constant personal growth, altruism and sound financial planning. I see a successful individual as someone responsible for not just taking good care of his or her own health, emotions and finances, but also with the generosity to care for others. A successful person encourages others to strive and live life in a positive manner, impacting others through his or her words and actions.

What has been your proudest moment?

When I reflect upon my life, I have been through some ups and downs consisting of health and

financial struggles, and the loss of loved ones. I feel proud to have pulled myself together crisis after crisis. Life does not get easier; we just get stronger. We are brought to earth to savour all sensations in life. When it is the season to rejoice, celebrate with joy. When it comes to the season of sorrow, accept it as part of the journey and allow ourselves to be vulnerable and get healed.

Do you have a personal philosophy? If so, please tell us what it is.

“Be like water.”

Water exists naturally in different forms and locations. It adapts to any shape, flows on any surface and changes form depending on the environment. Heated water turns to vapour. Frozen water becomes ice. Every form is able to deliver its functions. Water demonstrates that strong survival comes from being versatile and flexible.

Water is gentle yet powerful. Given time, it penetrates the earth and the mountains. True power is mastering the art of being both soft and strong – soft enough to be humble,

compassionate and kind and strong enough to be resilient and stand firm in our personal values.

Water nourishes all things on earth. As Lao Tzu rightly said, “上善若水 (shang shan ruo shui)”, which means the greatest kindness is like water because water excels in benefiting the myriad creatures without contending with them.

What are your words of encouragement to our current and future members who wish to achieve success like you did?

Begin with the end in mind. What is the reason for your enrolling in the RFP Programme? I have met many people whose intention is to merely pass the exam and be licensed with an RFP title. In fact, the main objective should be to learn as much as possible and apply knowledge to benefit ourselves and those who trust our advice. Whenever you have doubts, do not hesitate to ask questions, discuss with peers, research online or seek expert guidance until all your questions are answered. I hope together we can build a reputable financial advisory in Malaysia and contribute to the baby steps of bringing our nation to greater heights of financial literacy.

