



## PARENT / GUARDIAN TESTIMONIAL

Parent's / Guardian's Name: Pua Chuey Luan Date: 20/1/09

My Child's Name (Age): Kang Yi Xi 11 years old

### *What Parent / Guardian Says:*

Yi Xi used to simply spend whenever she feels like buying something. In fact she often said "this is cheap" and she would never say "this is a waste of money".

Yi Xi has better understanding of money concepts and has since become more conscientious of her spending. In fact, she calls herself a "miser" now. Often, she asks herself if the item is one of real necessity or simply a good-to-have. For recent trip to China, she bought very little stuff for herself and only utilized a very small percentage of the budget given to her. She even questioned me when I did my new year shopping recently.

Thank you MoneyTree.