



CURRICULUM VITAE



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 Field of Specialization: Consumer Finance
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B. Education and Academic Qualification

Degree	Class/Achievement	Thesis	University/Institution Awarded	Year
Ph.D	Doctor of Human Development and Family Studies Specialization: Consumer Finance	Pathways to financial success: Determinants of financial literacy and financial well-being among young adults	Iowa State University	2011
Master	Master of Consumer Science	Socialization and adolescents' financial behavior	Universiti Putra Malaysia	2002
Bachelor	Bachelor Science of Human Development Major: Resource Management and Consumer Studies	Penglibatan Masyarakat dalam Program Jiran Muda	Universiti Pertanian Malaysia	1998
Certified Financial Planner			Financial Planning Association of Malaysia	2014
Shariah Registered Financial Planner			Malaysian Financial Planning Council	2015
Sijil Kemahiran Malaysia – Perancangan Kewangan (Tahap 3)			Jabatan Pembangunan Kemahiran, Kementerian Sumber Manusia	2017

C. Administrative Duties and Other Relevant Appointments

International

No	Position	Organization/Institution	Year/ Duration
1.	Editorial Board Member	Global Journal of Economics and Finance	2017-Ongoing
2.	Editorial Board Member	Journal of Consumer Sciences	2017-Ongoing
3.	Editorial Board Member	Malaysian Journal of Consumer and Family Economics (MACFEA)	2016-Ongoing
4.	Editorial Board Member	International Journal Series in Multidisciplinary Reserach (IJSMR)	2015-Ongoing
5.	Editorial Board Member	International Journal of Humanities and Social Science Review (IJHSSR)	2015-Ongoing
6.	Editorial Board Member	Asian Women (Research Institute of Asian Women)	2014-Ongoing
7.	Editorial Board Member	Asian Journal of Management Sciences & Education (AJMSE)	2014-Ongoing
8.	Editorial Board Member	Journal of Business and Economic Policy	2014-Ongoing
9.	Editorial Board Member	Asian Social Science	2014-Ongoing
10.	Editorial Board Member	Jurnla Ilmu Keluarga & Konsumen (Journal of Family and of Consumer Sciences	2014-Ongoing
11.	Editorial Board Member	International Journal of Marketing Studies	2012-Ongoing
12.	Reviewer	Journal of Business & Economics	2015-Ongoing
13.	Reviewer	International Journal of Education and Training	2015-2017
14.	Reviewer	Contemporary Economics	2015-2017
15.	Reviewer	International Journal of Business and Social Research	2014-Ongoing
16.	Member	Research & Working Committee (Child and Youth Finance International)	2013-Ongoing

National

No	Position	Organization/Institution	Year/ Duration
1.	National Council	Malaysian Financial Planning Council (MFPC) Chairman of Examination Board	2017-2019 (2 Years)
2.	Exco Member	Malaysian Consumer and Family Economics Association (MACFEA)	2012-2018 (6 years)
3.	Advisory Board	Jurnal Teknikal dan Sains Sosial (JTSS), Jabatan Pengajian Politeknik, Kementerian Pendidikan Malaysia	2004-Ongoing
4.	Subject Matter Expert	Wilra Education Sdn. Bhd.	2014-Ongoing
5.	Exco	Wacana Intelektual, Majlis Dakwah Negara	2013-2015
6.	Task Force Member (Jawatankuasa Pemandu)	Program Intelektual Institute for Youth Research (IYRES) – Institut Penyelidikan Pembangunan Belia Malaysia & Jabatan Belia & Sukan Negara	2014-Ongoing
7.	Think Tank	Institute for Youth Research (IYRES) – Institut Penyelidikan Pembangunan Belia Malaysia	2014-2018

8.	Member	My Finance Coach Working Group	2014-Ongoing
9.	Editor-in-Chief	Journal of Wealth Management & Financial Planning (Malaysian Financial Planning Council)	2013-Ongoing
10.	Board Member	Research and Education (Malaysian Financial Planning Council)	2013-2017 (4 years)
11.	Editorial Board Member	Financial First Magazine (Malaysian Financial Planning Council)	2013-2017 (4 years)
12.	Honourary Secretary	Malaysian Consumer and Family Economics Association (MACFEA)	2006-2007 (1 year)
13.	Honourary Secretary	Malaysian Consumer and Family Economics Association (MACFEA)	2004-2006 (2 years)

D. Academic Awards and Recognitions

No	Award/Recognition	Organization Awarded	Date	Level
1.	Anugerah Tokoh Akademik Paling Cemerlang 2017	Faculty of Human Ecology	26 January 2018	Faculty
2.	Anugerah Penerbitan Makalah Paling Banyak 2017	Faculty of Human Ecology	26 January 2018	Faculty
3.	Anugerah Penyelidik Cemerlang 2017	Faculty of Human Ecology	26 January 2018	Faculty
4.	Anugerah Jaringan 5 Bintang 2017	Faculty of Human Ecology	26 January 2018	Faculty
5.	Anugerah Jabatan Cemerlang 2017	Faculty of Human Ecology	26 January 2018	Faculty
6.	Anugerah Penyelidik Cemerlang 2016	Faculty of Human Ecology	26 January 2018	Faculty
7.	Finalist Product Category Anugerah Inovasi Negara	Ministry of Science, Technology & Innovation	16 October 2017	National
8.	Anugerah Jaringan Industri dan Komuniti Berimpak Tinggi 2016 Projek Komuniti Berimpak Tinggi 2016	Universiti Putra Malaysia	2016	Universiti
9.	Gold Medal Smart Women Invest Now (SWIN)	Pameran Rekacipta, Penyelidikan dan Inovasi, UPM	15-16 Nov 2016	Universiti
10.	Finalist MOSTI Commercialization Year (MCY 2016)	Ministry of Science, Technology & Innovation	17 Nov 2016	National
11.	Gold Medal & Special Award Smart Money Kit: Bright Kids Smart Money 2016 International Invention Innovation Competition in Canada (iCAN 2016)	Toronto International Society of Innovation and Advanced Skills (TISIAS)	27 August 2016	International
12.	Silver Medal Kit Bijak Wang (<i>Commercialization Category</i>) Pecipta 2015 – <i>The International Conference</i>	Ministry of Higher Education & Universiti Pendidikan Sultan Idris	6 Dec. 2015	National

	<i>and Exposition on Inventions by Institutions of Higher Learning</i>			
13.	WIPO MEDAL for Creativity Smart Money Kit	World Intellectual Property Organization (WIPO)	10 Sept. 2015	International
14.	Gold Winner (Copyright Category) Anugerah Harta Intelek Negara 2015 Profesor Bijak Wang	MyIPO – Akademi Harta Intelek & KPDNKK	10 Sept. 2015	National
15.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2015	University
16.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2014	University
17.	Invention for Children Order of Merit (Division 33) 2014 World Inventor Award Festival, WIAF Smart Money Kit: Bright Kids Smart Money	Korea Invention News (KINEWS) Mugunghwa Hall-Seoul Garden Hotel, Seoul Korea	13 Dec. 2014	International
18.	Anugerah Fellowship Dekan 2013 – Kategori: Penerbitan NCIJ	Faculty of Human Ecology	4 Dec. 2014	Faculty
19.	Anugerah Fellowship Dekan 2013 – Kategori: Inovasi	Faculty of Human Ecology	4 Dec. 2014	Faculty
20.	Gold Medal Smart Money Kit: Bright Kids Smart Money	Pameran Rekacipta dan Inovasi, UPM	30 Sept. – 1 Oct. 2014	Universiti
21.	Gold Medal Smart Money Kit: Bright Kids Smart Money	The 2 nd International Innovation, Design and Articulation Universiti Teknologi Mara, Perlis	16-19 Sept. 2014	International
22.	Best Award Satellite Event A Smart Money Kit: Bright Kids Smart Money	The 2 nd International Innovation, Design and Articulation Universiti Teknologi Mara, Perlis	16-19 Sept. 2014	International
23.	Gold Medal Smart Money Kit: Bright Kids Smart Money	Conference, Competition, Exhibiton 2014 Politeknik Malaysia	24-25 June 2014	National
24.	Silver Medal Smart Money Kit: Bright Kids Smart Money Commercial Potential Award (CPA) Finalist	International Research, Invention and Innovation Exhibition –IIUM	11-13 June 2014	International
25.	Gold Medal Smart Money Kit: Bright Kids Smart Money	International Invention, Innovation and Technology Exhibition (ITEX) - Malaysian Invention & Design Society (MINDS)	8-10 May 2014	International
26.	Special Award (KASS Best Invention) Smart Money Kit: Bright Kids Smart Money	International Invention, Innovation and Technology Exhibition (ITEX) - KASS (The IP Experts)	8-10 May 2014	International

27.	Silver Medal Kit Bijak Wang: Anak Bijak Cerdik Duit	Malaysian Technology Expo - Malaysia Association of Research Scientists (MARS)	20-22 Feb. 2014	National
28.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2013	University
29.	Bronze Medal Kit Bijak Wang: Anak Bijak Cerdik Duit	4th Exposition on Islamic Innovation 2013 (I- Inova2013) – Universiti Sains Islam Malaysia (USIM)	25-27 Oct. 2013	National
30.	Best Paper Award MACFEA 17 th National Seminar	Malaysian Consumer & Family Economics Association (MACFEA)	2013	National
31.	1 Gold Medal, 2 Silver Medals, 1 Bronze Medal Pameran Rekacipta, Penyelidikan & Inovasi Malaysia	Research Management Center, UPM	2012	University
32.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2012	University
33.	Best Paper Award MACFEA 16 th National Seminar	Malaysian Consumer & Family Economics Association (MACFEA)	2012	National
34.	Best Poster Award AKEPT Young Researcher Circles Conference	Higher Education Leadership Academy (AKEPT), Ministry of Higher Education	2011	National
35.	Graduate College Research Excellence Award	Graduate School, Iowa State University	2011	University
36.	Profesional Advancement Grant	Iowa State University	2010	University
37.	Gold Medal Pameran Rekacipta Penyelidikan & Inovasi (PRPI)	Faculty of Human Ecology, UPM	2009	Faculty
38.	Bronze Medal Pameran Rekacipta Penyelidikan & Inovasi (PRPI)	Research Management Center, UPM	2008	University
39.	Finalist (Best Poster Award) American Council on Consumer Interests Conference	American Council on Consumer Interests	2008	International
40.	2008 ACCI Conference Student Scholarship	American Council on Consumer Interests	2008	International
41.	Profesional Advancement Grant	Iowa State University	2008	University
42.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2007	University
43.	Sijil Penghargaan Perkhidmatan Cemerlang	Fakulti Ekologi Manusia	2007	Faculty
44.	1 Silver Medal, 1 Bronze Medal Pameran Rekacipta Penyelidikan & Inovasi (PRPI)	Research Management Center, UPM	2007	University
45.	Research Assistant and Administrative Assistant –Graduate Assistantship	Department of Human Development and Family Studies, Iowa State University	2007- 2008	University
46.	1 Gold Medal, 4 Silver Medals, 7 Bronze Medals Pameran Rekacipta Penyelidikan & Inovasi (PRPI)	Research Management Center, UPM	2006	University

47.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2006	University
48.	Sijil Penghargaan Perkhidmatan Cemerlang	Fakulti Ekologi Manusia	2006	Faculty
49.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2005	University
50.	Sijil Penghargaan Perkhidmatan Cemerlang	Fakulti Ekologi Manusia	2005	Faculty
51.	2 Silver Medals, 3 Bronze Medals Pameran Rekacipta Penyelidikan & Inovasi (PRPI)	Research Management Center, UPM	2005	University
52.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2004	University
53.	Excellent Service Award	Faculty of Human Ecology	2004	Faculty
54.	Anugerah Pensyarah Harapan	Faculty of Human Ecology	2004	Faculty
55.	Sijil Penghargaan Perkhidmatan Cemerlang	Universiti Putra Malaysia	2003	University
56.	2 Bronze Medals Pameran Rekacipta Penyelidikan & Inovasi (PRPI)	Research Management Center, UPM	2003	University
57.	Excellent Service Award	Universiti Putra Malaysia	2002	University
58.	1 Silver Medal Pameran Rekacipta Penyelidikan & Inovasi (PRPI)	Research Management Center, UPM	2002	University

E. Copyright and Trademark

No	Award/Recognition	Organization Awarded	Date	Level
1.	Cap Dagangan “Kit Bijak Wang” 2013059511 Kelas 41	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	18 May 2015	National
2.	Cap Dagangan “Kit Bijak Wang” 2013059510 Kelas 16	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	29 May 2015	National
3.	Hak Cipta Ikon “Adam” CRAR2014000315	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	2 July 2014	National
4.	Hak Cipta Ikon “Balan” CRAR2014000317	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	2 July 2014	National
5.	Hak Cipta Ikon “Cindy” CRAR2014000318	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	2 July 2014	National
6.	Hak Cipta Ikon “Dina” CRAR2014000316	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	2 July 2014	National
7.	Hak Cipta “Kad Keperluan & Kehendak” CRLY2014000319	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	2 July 2014	National
8.	Hak Cipta “Catatan Wang Saku Saya” CRLY2014000320	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	2 July 2014	National
9.	Hak Cipta “Ekspedisi ABCD” CRLY2014000321	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	2 July 2014	National

		<i>Corporation of Malaysia</i>		
10.	Hak Cipta “Professor Bijak Wang” CRLY2014000322	Perbadanan Harta Intelek Malaysia (<i>Intellectual Property Corporation of Malaysia</i>)	2 July 2014	National

F. RESEARCH AND CONSULTANCY

Research Activities

Principal Investigator

No	Title	Role (Main/Co- researcher)	Sponsor/Grant & Amount (RM)	Period (year)	Status (Completed/ Ongoing)
1.	Determinants of Debt Management Programme Dropped Out Probability Among Agensi Kaunseling & Pengurusan Kredit Debt Management Programme Participant	Principal Investigator	Geran Putra UPM RM18,200	2017 (24 months)	Ongoing
2.	Financial Capability and Financial Planning Advisory Services in Malaysia	Principal Investigator	Capital Market Development Fund (CMDf) RM115,000	2017 (12 months)	Ongoing
3.	Development of a Financial Vulnerability Model for Malaysian Households Towards Achieving Financial Sustainability	Principal Investigator	FRGS RM52,000	2016-2018 (24 months)	Ongoing
4.	Kajian Status Ekonomi Bumiputera WP Labuan	Principal Investigator	Perbadanan Labuan RM18,800	July-Okt. 2016 (4 months)	Completed
5.	Employee Climate Survey: Agensi Kaunseling dan Pengurusan Kredit	Principal Investigator	AKPK RM3,000	July-Sept. 2016 (3 months)	Completed
6.	Adik Bijak cerdas Duit: Menerapkan Budaya Kewangan Bijak Bermula Daripada Usia Awal	Principal Investigator	K'IP RM40,180	2016-2018 (24 months)	Completed
7.	Tahap Pendayaupayaan Kepenggunaan dalam Kalangan Ketua Isirumah Wanita dan Impak Terhadap Sosioekonomi serta Psikpsosial	Principal Investigator	MACFEA, RM52,250	2015 -2017 (24 months)	Completed
8.	Kajian Corak Pendapatan dan Perbelanjaan Isirumah di Wilayah Persekutuan Kuala Lumpur dan Putrajaya: Tolakan Perbelanjaan Dalam Zakat Pendapatan	Principal Investigator	PPZ-MAIWP, RM20,000	2015 (3 months)	Completed
9.	The Effect of Financial Literacy, Saving Behavior and Self-Control Mechanism on Financial Security among Single Women Household in Peninsular Malaysia	Principal Investigator	Geran UPM (GP-IPS) RM14,500	2014 (2 Years)	Completed
10.	The Impact of Financial Capability Program Initiative on the Financial	Principal Investigator	Geran UPM (GP-IPS)	2014 (2 Years)	Completed

	Well-Being of Medical Practitioners in Malaysia		RM14,400		
11.	Market Validation Research of Smart Money Kit	Principal Investigator	Putra Science Park, UPM (Dana Innohub) RM99,500	2014-2015 (2 Years)	Completed
12.	Penilaian 1 <i>Malaysia Discount Card</i> (1MDC) di bawah Projek NBOS KPDNKK	Principal Investigator	KPDNKK RM168,300	2014 (1 Year)	Ongoing
13.	Modal Permulaan Pembangunan Dana Teknologi Komersil : Pembangunan Projek Kit Bijak Wang: Anak Bijak Cerdik Duit	Principal Investigator	PSP RM16,460.00	2014 (6 months)	Completed
14.	Modal Permulaan Pembangunan Dana Teknologi Komersil : Pembangunan Projek Kit Bijak Wang: Anak Bijak Cerdik Duit	Principal Investigator	PSP RM24,600	2013 (6 months)	Completed
15.	Financial Security and Retirement Confidence among Working Women	Principal Investigator	RUGS (Initiative 2) RM50,000	2012-2014 (2 Years)	Completed
16.	Development of Financial Capability Typology of Young Executives	Principal Investigator	FRGS RM40,000	2012-2014 (2 Years)	Completed
17.	Financial Literacy, Competency and Socialization of School Age Children	Principal Investigator	ERGS RM65,200	2012-2014 (2 Years)	Completed
18.	Consumer Socialization Study	Principal Investigator	MACFEA RM70,000	2012-2013 (1 Year)	Completed
19.	Personal Financial Wellness and Workplace Productivity	Principal Investigator	RUGS (UPM) RM80,000	2006-2008 (2 Years)	Completed
20.	Fenomena Kemuflian Di Kalangan Eksekutif Muda Sektor Awam	Principal Investigator	MOHE RM30,000	2007 (1 Year)	Completed
21.	Kajian Keteguhan Kewangan Di Kalangan Belia	Principal Investigator	Institut Penyelidikan Pembangunan Belia Malaysia RM23,000	2006 (1 Year)	Completed
22.	Financial Literacy, Attitude and Practices Among University Students	Principal Investigator	IRPA RM143,200	2005-2007 (2 Years)	Completed
23.	Kajian Sosialisasi dan Tingkahlaku Kewangan Remaja	Principal Investigator	FEM RM5,000	2002 (1 Year)	Completed

Co-Researcher

No	Title	Role (Main/Co-researcher)	Sponsor/Grant & Amount (RM)	Period (year)	Status (Completed/Ongoing)
1.	Mortgage and Non-Mortgage Debt Influences on Malaysian Consumers Financial Strain	Co-researcher	Geran Putra UPM RM50,000	4 Dec. 2017-4 Dec. 2019 (24 months)	Ongoing
2.	Perancangan Kewangan untuk Kesejahteraan Hidup Ahli Sukan Profesional	Co-researcher	Geran Putra UPM RM50,000	15 Nov. 2017-15 Nov. 2019 (24 months)	Ongoing
3.	Kajian Impak Sukan Sea Ke-29 Kuala Lumpur 2017	Co-researcher	Ministry of Finance RM600,000	May-Dec 2017 (8 months)	Ongoing
4.	Feasibility of Flexible Affordable IBS Housing for Young Staters in Malaysia	Co-researcher	FRGS RM41,000	2017-2019	Ongoing
5.	Faktor Penentu Kesejahteraan Kewangan Dalam Kalangan Pengguna Kedai Rakat 1Malaysia (KR1M)	Co-researcher	MACFEA RM5,000	April 2017-April 2018 (12 months)	Completed
6.	Developing Neighborhood Criteria for Reducing Fear of Crime among Public Housing Residents in Malaysia Metropolitan Cities	Co-researcher	FRGS RM59,200	2016-2018	Ongoing
7.	Development of a Job Productivity Model for Service Sector Employees: Integration of Personal Finance-Related and Job Related Factors	Co-researcher	FRGS RM56,000	2015-2017	Ongoing
8.	Kajian Tingkahlaku Pembelian Dalam Kalangan Pengguna Baru	Co-researcher	MACFEA RM31,920	2014-2014	Ongoing
9.	Indeks Belia Malaysia 2015	Co-researcher	Institute for Youth Research (IYRES) RM633,650	2014-2015	Ongoing
10.	The Emergence of The New Consumer	Co-researcher	MACFEA RM190,000	2014 (1 Year)	Ongoing
11.	Penilaian Impak Program di bawah Bahagian Gerakan Kepenggunaan UPM	Co-researcher	KPDNKK RM185,000	2014 (1 Year)	Ongoing
12.	Penilaian Konsumerisme kalangan Masyarakat Pribumi di Sabah dan Sarawak	Co-researcher	KPDNKK RM165,000	2014 (1 Year)	Ongoing
13.	Obesity and Youth Quality of Life and WellBeing: A Comparative School Age, University and Young Working Youth in Klang Valley	Co-researcher	RUGS RM60,490	2013-2015 (2 Years)	Ongoing
14.	Developing a Predictive Model on Gold Investment Behaviour among Income Earners	Co-researcher	FRGS RM67,000	2013-2015 (2 Years)	Ongoing
15.	Conceptualizing Marital Investment Model of urban Dual-Earner Couples	Co-researcher	FRGS RM67,500	2013-2015 (2 Years)	Ongoing

16.	Wasteful Spending towards Financial Stability among Malaysian Urban Consumers	Co-researcher	Geran Putra-Inisiatif Berkumpulan RM67,000	2013-2015 (2 Years)	Ongoing
17.	Dependent Children and Aged Parents: The Economic and Financial Well-Being of Sandwiched Generation	Co-researcher	RUGS RM49,200	2012-2013 (2 Year)	Completed
18.	Financial Stress, Potential Suicide and Financial Stability among Employees	Co-researcher	RUGS (Initiative 6) RM13,940	2012-2013 (2 Year)	Completed
19.	Integrating Financial Management Strategies and Physical Health in Influencing Personal Financial Health	Co-researcher	RUGS (Initiative 2) RM45,000	2012-2013 (2 Year)	Completed
20.	Kajian Ke atas Individu Islam Berstatus Bangkrup dan Cadangan Penyelesaian Hutang	Co-researcher	RUGS (Initiative 4) RM25,000	2012-2013 (2 Years)	Ongoing
21.	Exploring Dominant and Contending Consumer Ideologies Among Malaysians for Consumer Education Initiatives.	Co-researcher	ERGS RM70,000 Project No:	2012-2013 (2 Years)	Completed
22.	Program Kajian dan Penyelidikan Program-Program Kepenggunaan Kementerian Perdagangan Dalam Negeri, Koperasi Dan Kepenggunaan (Vot: 6376400)	Co-researcher	KPDNKK RM90,000	2012-2013 (1 Year)	Completed
23.	Program Kesepaduan Sosial Negara (PKSN): Project 4: Sub-Project B	Co-researcher	LRGS, MOSTI RM220,000	2012-2013 (1 Year)	Completed
24.	Developing a Multiattribute-Based Profile of Personal Financial Risk	Co-researcher	FRGS RM48,000	2011-2012 (2 Years)	Completed
25.	Poverty among Elderly Poor Women: Case Study of Amanah Ikhtiar	Co-researcher	UNESCO RM80,000	2011 (1 Year)	Completed
26.	Old Age Economic Security among Amanah Ikhtiar Members	Co-researcher	ERGS RM50,000	2011 (1 Year)	Completed
27.	Pelaburan Modal Insan dalam Kalangan Isirumah Berpendapatan Rendah	Co-researcher	PERMATA RM175,000	2011 (1 Year)	Completed
28.	Smart Investing Project	Co-researcher	FINRA ISU	2010-2011 (2 Years)	Completed
29.	Financial Capabilities among Iowa State University College Students	Co-researcher	ISU	2009-2010 (2 Years)	Completed
30.	Persepsi dan Amalan Nilai Budaya Belia Malaysia Menuju Wawasan 2020	Co-researcher	MOHE RM30,000	2007 (1 Year)	Completed
31.	Assistance to Adult Children By Older Parents	Co-researcher	Collaboration with Virginia Polytechnic Institute & State University	2005-2006 (2 Years)	Completed

32.	Elderly and High Rise Housing Cities in Malaysia	Co-researcher	IRPA RM141,500	2004-2006 (2 Years)	Completed
33.	Sikap Dan Amalan Golongan Melayu Bandar Terhadap Pencapaian Wawasan 2020	Co-researcher	IRPA RM95,000	2003-2005 (2 Years)	Completed
34.	Tahap Pengetahuan, Sikap dan Amalan Penggunaan Kredit Di Kalangan Pengguna Di Malaysia	Co-researcher	IRPA RM120,000	2003-2005 (2 Years)	Completed
35.	Isu Pengguna Di Pasaran : Persepsi, Sikap dan Tanggungjawab	Co-researcher	KPDNHEP & MACFEA RM11,200	2005 (3 months)	Completed
36.	Kajian Kenaikan Harga Bahan Bakar dan Barangan di Pasaran : Persepsi dan Kesan Ke atas Pengguna	Co-researcher	KPDNHEP & MACFEA RM49,000	2005 (3 months)	Completed
37.	Kajian Keperluan Akademik Mahasiswa UPM	Co-researcher	UPM RM15,000	2003 (1 Year)	Completed
38.	Kajian Tinjauan Mahasiswa Luar Kampus	Co-researcher	UPM RM10,000	2003 (1 Year)	Completed
39.	Kajian Pola Interaksi di Kalangan Mahasiswa di Institusi Pengajian Tinggi: Kajian Tinjauan di UPM	Co-researcher	UPM RM10,000	2002 (1 Year)	Completed
40.	Study On Future Market Potential For Products Of Women Extension Group	Co-researcher	JICA RM65,300	2002 (1 Year)	Completed
41.	Kajian Tingkahlaku Kewangan Dan Pengetahuan Mengenai Pinjaman Pendidikan Di Kalangan Pelajar	Co-researcher	FEM RM10,000	2001 (1 Year)	Completed

Consultancy Activities

No	Name of Project/Program	Role (Lead/Associate Consultant)	Sponsor/Grant & Amount (RM)	Period (year)	Status (Completed/Ongoing)
1.	Consumer Satisfaction Survey 2017	Lead Consultant	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2017 (3 months)	Completed
2.	Kajian Trend Permintaan Pembiayaan Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) di IPTA dan IPTS	Associate Consultant	PTPTN RM137,491.45	Dec. 2017 – Jan. 2018 (6 months)	Ongoing
3.	Consumer Satisfaction Survey 2016	Lead Consultant	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2016 (3 months)	Completed
4.	Kajian Pembangunan Pelan Strategik Keselamatan Barang Pengguna	Associate Consultant	KPDNKK RM99,936.80	Nov. 2016 – Apr. 2017 (6 months)	Ongoing
5.	Modul Pendidikan Pengguna	Associate Consultant	MACFEA RM24,000	2016 (24 months)	Ongoing
6.	Consumer Satisfaction Survey 2015	Lead Consultant	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2015 (3 months)	Completed
7.	Consumer Satisfaction Survey 2014	Lead Consultant	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2014 (3 months)	Completed
8.	Impact Assessment on Financial Capability Programme for 1AZAM Participants	Associate Consultant	Collaboration with Bank Negara Malaysia	2013 (1 year)	Completed
9.	Survey to Gauge Level of Awareness on Credit Counseling & Debt Management Agency and Its Services	Lead Consultant	Agensi Kaunseling & Pengurusan Kredit RM12,000	2013 (1 year)	Completed
10.	Consumer Satisfaction Survey 2013	Lead Consultant	Tenaga Cable Industries, Sdn. Bhd. RM24,000	2013 (4 months)	Completed
11.	Impact Assessment on Pengurusan Wang Ringgit Anda (POWER!) Programme	Lead Consultant	Bank Negara Malaysia RM10,000	2013 (1 months)	Completed
12.	Penilaian Program Kepenggunaan KPDNKK 2013	Associate Consultant	KPDNKK RM180,000	2013 (1 Year)	Completed
13.	Financial Empowerment Program for Mature Women (Training Need Analysis)	Associate Consultant	Citi-Tsao Foundation-UPM USD110,000	2012-2013 (2 Year)	Completed
14.	Anugerah Syarikat Mesra Pengguna 2007	Associate Consultant	KPDNHEP & MACFEA	2007 (1 Year)	Completed

			RM30,000		
15.	Anugerah Syarikat Mesra Pengguna 2006	Lead Consultant	KPDNHEP MACFEA RM14,000	2006 (1 Year)	Completed
16.	Kajian Kesetiaan Pelanggan Pusat Zakat Selangor	Associate Consultant	Lembaga Zakat Selangor RM10,000	2006 (1 Year)	Completed
17.	Persepsi Mahasiswa Terhadap Buku Penyata Dan Perancangan Kewangan Keluarga	Associate Consultant	BNM RM5,000	2006 (4 months)	Completed
18.	Impact Evaluation of Home Care Programme	Associate Consultant	NGO-Usiomas RM15,000	2006 (3 months)	Completed
19.	Anugerah Syarikat Mesra Pengguna Malaysia 2005	Associate Consultant	KPDNHEP & MACFEA RM10,000	2005 (1 Year)	Completed
20.	Kajian Pola Penggunaan Telefon Bimbit dan SMS	Associate Consultant	KPDNHEP & MACFEA RM2,000	2005 (3 months)	Completed
21.	Kajian The Pre-Project Assessment of E-Keluarga	Associate Consultant	LPPKN RM15,000	2003 (1 Year)	Completed

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No	Title of Article/Interview	Media	Date
1.	Kos Sara Hidup dan Pemilikan Rumah Golongan Muda	Laporam Khas Radio IKIM	18 January 2018
2.	Skim Cepat Kaya Indah Khabar Dari Rupa	Kosmo (Ruangan K2, P.24)	17 January 2018
3.	Trend Berbelanja Melebihi Kemampuan Di Kalangan Anak Muda	Program PM Live Astro Ria	16 January 2018
4.	Rokok 50: Perlu Kajian Teliti	Sinar Harian (P.11)	27 October 2017
5.	Public Still Duped by Get Rich Quick Scams	Malaysian Insight	25 October 2017
6.	Public Still Falling Prey to Get-Rich-Quick Scams	Borneo Post Online	25 October 2017
7.	Skim Cepat Kaya: Mengapa Masih Terpedaya	Sinar Harian Online	25 Oktober 2017
8.	Ukurlah Baju Di Badan Sendiri	Sinar Harian Online	24 Oktober 2017
9.	Menjelang Bajet 2017, apa pengguna perlu, mahu dan patut dapat?	RTM (Suara Kita Hak Kita)	16 Oktober 2017
10.	Geran Permudah Pembiayaan Pendidikan	Utusan Malaysia (Ruangan Rencana, P.10)	19 September 2017
11.	Pendidikan Kewangan Bantu Rakyat Malaysia Hadapi Krisis Kewangan	Kosmo (Ruangan GEN-K)	14 August 2017
12.	Didik Anak Menabung Duit Raya	Berita Harian (Ruangan Aura (Keibubapaan, B5)	20 June 2017
13.	Jangan Ikut Emosi Raya Ketika Berbelanja	Sinar Harian	14 June 2017
14.	Rambang Mata	Harian Metro	14 June 2017
15.	Jangan Ikut Emosi Raya Ketika Berbelanja	Bernamea (Laporan Khas)	14 June 2017
16.	Spend Wisely and Don't Succumb to Temptations During Raya	Bernamea (Special Report)	14 June 2017
17.	Wanita Perlu Didedah Ilmu Pelaburan	Berita Harian (Ruangan Wanita)	4 June 2017
18.	Naik Pengangkutan Awam Lebih Jimat	Utusan Malaysia (Laporan Khas: P.11)	3 June 2017
19.	Kajian: Hampir 60% Warga Kota Terbeban Kos Sara Hidup	Malaysiakini	30 May 2017
20.	Financial Education Solves the Debt Problem among Malaysia	Nanyang Siang Pau (Business News, P.A6).	8 May 2017
21.	Penharuh FOREX Terhadap Pelajar IPT	Utusan Malaysia (Laporan Khas, P.10-11).	22 April 2017

22.	Hutang Isi Rumah Meningkatkan	TV Capital (Rancangan Persoalan)	11 April 2017
23.	9 Tip untuk Memulakan Perniagaan	Majalah Maskulin (Tip Bisnes)	April 2017
24.	Skim Piramid Tindas Ahli Bawahan	Utusan Malaysia (Laporan Khas, P.10-11).	1 April 2017
25.	Jujur Manfaat Wang BR1M	Harian Metro (Tinta Biz, P.42)	20 Mac 2017
26.	Sanggup Hutang Demi Hidup Bergaya	Berita Harian (Ruangan Isu, P.20)	23 February 2017
27.	Hidup Bergaya Bawa Mudarat	Berita Harian (BH Online-BH Plus)	23 February 2017
28.	Shopping	Selamat Pagi Malaysia (Segmen Cuit-Cuit)	11 February 2017
29.	Bijak Wang Sejak Awal Usia	Berita Harian (Ruangan: Keibubapaan, P.B8)	7 Februari 2017
30.	Tanggungjawab Penerima BR1M	Nanyang Siang Pau (Business News, A8)	30 January 2017
31.	Making Children Money Savvy	The EDGE Financial Daily	20 January 2017
32.	Bimbang Mufliis Usia Muda, UPM Didik Komuniti Bijak Urus Wang	Malaymail Online	17 January 2017
33.	Making Children Money Savvy	Borneo Bulletin	17 January 2017
34.	Segera Urus Hutang Sebelum Diisytihar Mufliis	Kosmo (Ruangan Analisis Kosmo, P.12)	16 January 2017
35.	Didik Urus Wang	Selamat Pagi Malaysia (Segmen Cuit-Cuit)	14 January 2017
36.	Didik Urus Duit	Harian Metro (Ruangan Hati, P.15-16)	11 January 2017
37.	Jadilah Pengguna Bijak	Sinar Harian (Ruangan Fokus Hari Ini, P.40)	7 Januari 2017
38.	Tahun Baru, Tabung Baharu	RTM (Segmen: Suara Kita Hak Kita)	2 January 2017
39.	Melahirkan Komuniti Bijak Wang	Sinar Harian (Ruangan Kampus, P.7)	21 Disember 2016
40.	Hello 2017! Strategi Bajet Kendiri	Majalah Wanita (Ruangan Laporan Khas, P.88-90).	December 2016
41.	Akaun Emas Legakan Pencarum KWSP	KOSMO (Ruangan K2-ISU, P.24)	13 Disember 2016
42.	Penambahbaikan Skim KWSP Sediakan Faedah Persaraan Kepada Pencarum	BERNAMA (Ruangan Rencana)	24 November 2016
43.	EPF Announces Better Retirement Benefit	Malay Mail Online	24 November 2016

44.	EPF Gold Account Boon For Those in Late 50s	BERNAMA	24 November 2016
45.	Isu Minyak Masak – Pantau Berkala	Harian Metro (Ruangan Setempat, P.22)	15 November 2016
46.	Orang Kita Liat Bayar Punca Hutang	Berita Harian (Ruangan Dari Kaca Mata, P.10)	15 November 2016
47.	Mahasiswa Perlu Bijak Urus Pinjaman	Utusan Malaysia (Ruangan Rencana, P.11)	14 November 2016
48.	Masalah Kurang Bekalan Tak Sepatutnya Berlaku	Harian Metro (Ruangan Setempat, P.11)	24 Oktober 2016
49.	Cadangan Kurangkan Kos Operasi JPM Rugikan Rakyat	Berita Harian, P.11	21 Oktober 2016
50.	Pengangguran Graduan Perlu Dipandang Serius	Harian Metro (Ruangan Setempat, P.21)	17 Oktober 2016
51.	Kelebihan Simpanan Emas	Sinar Harian (Ruangan Isu Minggu Ini, P.3)	16 Oktober 2016
52.	UPM Raih Empat Anugerah Reka Cipta Inovasi di Kanada	Utusan Malaysia (Ruangan Dalam Negeri, P.10)	21 September 2016
53.	UPM Wins Two Gold Awards in Innovation Competition in Canada	The Sun Daily	21 September 2016
54.	Sedia Pekerjaan – Kerajaan Perlu Beri Fokus Pada Bajet 2017	Harian Metro (Ruangan Setempat, P. 29)	19 September 2016
55.	Kit Bijak Wang: Anak Bijak Cerdik Duit	Radio Nasional FM (Segmen Kreatif dan Inovasi)	17 September 2016
56.	Sukuk vs. Bon	Majalah Al-Islam (Ruangan Perspektif)	September 2016
57.	Elak Buat Pinjaman, Hutang Baru	(Ruangan: Fokus, P.3)	24 August 2016
58.	Easy Access to Personal Loans, Credit Cards Causing Household Debt to Balloon- Economist	Bernama (General News)	18 August 2016
59.	Pinjaman Peribadi, Kad Kredit Punca Hutang Isi Rumah Meningkatkan	Bernama (Umum)	17 August 2016
60.	Promoting Financial Literacy	The Star (P.12)	8 August 2016
61.	Beraya Usah Sampai Papa	Harian Metro (Ruangan Hati, P.22)	5 July 2016
62.	Persiapan Raya, Jualan Murah dan Wanita	Bernama (Ruangan Rencana)	3 July 2016
63.	Belanja Dua Kali Ganda Sambut Raya	Berita Harian (Ruangan Ehwal Pengguna, P.22)	27 June 2016
64.	Pelajari Kesilapan Si “Kaki” Shopping	Utusan Malaysia (Ruangan Mega: P.6)	15 June 2016
65.	Bazar Ramadhan Perangkap Pembaziran	Berita Harian (Ruangan Wanita: P.41)	6 June 2016

66.	Kawal Perbelanjaan Secara Berhemah	Sinar Harian (Ruangan Rencana: P3)	29 May 2016
67.	Banyak Pertimbangan Sebelum Berhenti Kerja	Harian Metro (Ruangan Setempat:P.36)	24 May 2016
68.	The Case for Financial Education in Schools	The EDGE Malaysia	25 April 2016
69.	Kahwin, Hutang & Cerai- Kurang Disiplin Tambah Hutang	Harian Metro (Ruangan Setempat: P.10-11).	27 Mac 2016
70.	Perlu Amal Perlu Faham	Majalah Al-Islam (Bil.504)	February 2016
71.	Gaji Dua Kali Sebulan	Berita Harian (Ruangan Famili, P.12-13)	22 February 2016
72.	Pertambahan Pekerja Asing Wujudkan Risiko “Budaya Baharu”	Bernamea (Ruangan Perspektif Isu Terkini) The Malaysian Insider	15 February 2016
73.	Gempur Kegiatan Along	Harian Metro (Ruangan Setempat, P.39)	12 February 2016
74.	BR1M: Sejauh Mana Kesan Kepada Pengguna	Buletin Astro Awani	29 January 2016
75.	Ubah Cara Agih BR1M	Harian Metro (Ruangan Setempat, P.10)	29 January 2016
76.	Ambil Kira Sensitiviti Rakyat	Harian Metro (Ruangan Setempat, P.19)	26 January 2016
77.	Remaja Boros	Segmen Cuit-Cuit: Selamat Pagi Malaysia, RTM1	16 January 2016
78.	Ponteng Sekolah Ubat Sebelum Parah	KOSMO (Ruangan K2, P.24)	13 January 2016
79.	Perbelanjaan Persekolahan Anak	Radio IKIM	28 December 2015
80.	Kit Interaktif Didik Kanak-Kanak Urus Wang	KOSMO (Ruangan Infiniti, P.34)	16 December 2015
81.	Bijak Belanja, Kawal Nafsu	Berita Harian (Ruangan Famili, P.12-13)	23 November 2015
82.	Bukti Kita Diiktiraf UNESCO	Harian Metro (Ruangan Setempat, P.20)	13 November 2015
83.	Waspada Pinjaman Perkahwinan	Berita Harian (Ruangan Famili, P.12-13)	12 November 2015
84.	Bajet 2016 Eratkan Kasih Anak Kepada Ibu Bapa	Kosmo (Ruangan Negara, P.11)	29 October 2015
85.	Kaji Keberkesanan Pemberian BR1M	Kosmo (Ruangan K2, P.24)	28 October 2015
86.	Kebajikan B40	Harian Metro (Ruangan Setempat, P.20)	24 October 2015

87.	Bajet 2016: Kerajaan Terus Konsisten Bela Kebajikan Rakyat <i>2016 Budget Will Help Relieve Rakyat's Financial Burden, Says Academics</i>	Bernama (Ruangan Perspektif Isu Terkini)	24 October 2015
88.	Peruntukan RM1.5 Bilion Bukti Kerajaan Prihatin <i>RM1.5 Bln Allocation Proves Govt Sensitive to Plight of B40 Group</i>	Bernama (Ruangan Berita Am)	23 October 2015
89.	Kaji Semula Keberkesanan BR1M	Bernama (Ruangan Perspektif Isu Terkini)	23 October 2015
90.	Pengurusan Perbelanjaan Secara Bijak Susukan Kenaikan Kadar Tol	Buletin Astro Awani	16 October 2015
91.	Fahami dan Fikir Dahulu Sebelum Berhutang	Majalah Harmoni (Ruangan Bijak Wang, P.77)	1-31 October 2015
92.	Jadi Pengguna Bijak	Sinar Harian (Ruangan Fokus, P.3)	28 September 2015
93.	Sindrom Gaji Cukup-Cukup Makan – Belia Miskin Bandar	Harian Metro (Setempat, P.6)	23 August 2015
94.	Generasi Muda Perlu Ambil Perlindungan Insurans, Elak Risiko <i>Spend Money on Insurance Instead of Luxury Cars and Goods, Youth Told</i>	Bernama (Ruangan Perspektif Isu Terkini)	17 August 2015
95.	Mampukah Anda Membeli Rumah?	Majalah Harmoni (Ruangan Bijak Wang, P.76)	15-31 August 2015
96.	Urus Kewangan Dengan Bijak, Berbelanja Ikut Kemampuan <i>Live Within Your Means to Avoid Indebtedness, Academic Tells Consumers</i>	Bernama	13 August 2015
97.	Belia Patut Cipta Peluang Baru	Utusan Borneo (Ruangan Ekonomi, P.32)	4 August 2015
98.	Kawal Sifat “Shopaholic”	Harian Metro (Ruangan Hati, P.18)	4 August 2015
99.	Bahaya Gaji Awal Menjelang Hari Raya	Majalah Harmoni (Ruangan Bijak Wang, P.108)	1-15 August 2015
100.	Rombakan Gusarkan Pelabur Asing	Sinar Harian (Ruangan Bisnes, P.18)	29 July 2015
101.	Raya Pasca GST	Majalah Wanita (P. 95)	August 2015
102.	Tradisi Memberi Duit Raya Pupuk Amalan Menabung <i>It is The Thought That Counts, Not the Content of Duit Raya Content</i>	Bernama	18 July 2015
103.	Tidak Perlu Berhutang untuk Sambut Raya, Ahli Akademik <i>No Reason to Incur Debts to Celebrate Hari Raya, Says Academic</i>	Bernama Borneo Post Online	7 July 2015
104.	Kaji Akta Pembaziran Makanan Secara Terperinci, Ahli Akademik <i>Carry Out Detailed Study on Proposed Food Waste Legislation, Suggests Academic</i>	Bernama	1 July 2015

105.	Kit Bijak Wang Didik Amalan Menabung	Majalah Ibu Anak (Ruangan Pecah Buntu, P.86-87).	July 2015
106.	Elak Terpengaruh Perang Harga Raya	Majalah Harmoni (Ruangan Bijak Wang, P.108)	15-31 Julai 2015
107.	Waspada Ketagihan “Shopaholic”	Majalah Harmoni (Ruangan Bijak Wang, P.78)	15-30 June 2015
108.	MLM Jalan Mudah Jadi Jutawan	Berita Harian (Ruangan Famili, P.13)	4 June 2015
109.	Karnival Dari 2 Perspektif	Sinar Harian (Ruangan Fokus Semasa, P.2)	1 June 2015
110.	Kit Bijak Wang Untuk Kanak-Kanak	Sinar Harian (Ruangan Bisnes, P.16)	23 May 2015
111.	Big Sale Muslihat di Pusat Beli-Belah	Majalah Harmoni (Ruangan Bijak Wang, P.76)	15-31 May 2015
112.	Menjadi “New Customer” GST	Majalah Harmoni (Ruangan Bijak Wang, P.83)	1-15 May 2015
113.	UPM Perkenal Kit Bijak Wang: Anak Bijak Cerdik Duit	Majalah Kuntum (Ruangan Buletin Kuntum, P.2)	April 2015
114.	Kanak-Kanak Bijak Wang	Selamat Pagi Malaysia (TV1)	30 April 2015
115.	66% Wanita Bakal Bersara Miskin	Wanita (P.98-99)	Mei 2015
116.	Kaki Shopping	Rancangan Feminin (RTM1)	23 April 2015
117.	Kad Debit Pilihan Popular	Majalah Harmoni (Ruangan Bijak Wang, P.76)	15-31 April 2015
118.	Jimat Dengan DIY	Majalah Harmoni (Ruangan Bijak Wang, P.78)	1-15 April 2015
119.	Sedia Belanjawan Keluarga	Sinar Harian (Ruangan Isi Hangat Minggu Ini, P.4)	12 April 2015
120.	Anak Bijak Cerdik Wang	TV Al-Hijrah (Rancangan Assalamualaikum)	6 April 2015
121.	Subur Cilik Tabiat Menabung	Harian Metro (Ruangan Hati, P.18-19)	25 Mac 2015
122.	Kad Debit Alternatif Ganti Tunai	Sinar Harian (Ruangan Bisnes, P.18)	18 March 2015
123.	Berjimat Dengan Freezer Food	Majalah Harmoni (Ruangan Bijak Wang, P.80)	15-31 March 2015
124.	Elak Miskin Selepas Bersara	Majalah Harmoni (Ruangan Bijak Wang, P.78)	1-15 March 2015
125.	Berbaloikah Pelaburan Unit Amanah?	Majalah Harmoni (Ruangan Bijak Wang, P.76)	15-28 February 2015
126.	Sokonglah Kereta Keluaran Tempatan	Sinar Harian (Ruangan Fokus Semasa, P.3)	2 February 2015

127.	Bahagian Atau Sengsara – Nilai Pelaburan Anda Menentukannya	Majalah Al-Islam (Ruangan Bicara, P. 66-69)	February 2015
128.	Masa Untuk Membuat Pelaburan Masa Depan	Majalah Harmoni (Ruangan Bijak Wang, P.78)	15-30 January 2015
129.	GST: Rakyat Perlu Berdisiplin Dalam Berbelanja	Utusan Malaysia (Ruangan Bisnes, P.19)	9 January 2015
130.	Elak Miskin Pada Hari Tua	Harian Metro (P.H18)	6 January 2015
131.	Emas sebagai Pelaburan	Majalah Harmoni (Ruangan Pengurusan Kewangan, P.78)	1-15 January 2015
132.	UPM Innovation to Foster Financial Management Practices in Kids	QS NEWS2WOWU (P.18) A Quarterly Newsletter for Universities by QS Asia	2014
133.	Rakyat Makin Memahami	Utusan Malaysia (Ruangan Dalam Negeri, P. 20)	28 December 2014
134.	Bajet Belanja Sekolah Anak	Berita Harian (Ruangan Famili, P.10)	22 December 2014
135.	Review Kewangan 2014 Anda	Majalah Harmoni (Ruangan Pengurusan Kewangan, P.78)	15-31 December 2014
136.	Kos Sara Hidup Tinggi Punca Kurang Kuasa Beli	Sinar Harian (Ruangan Fokus Bisnes, P. 6)	8 December 2014
137.	Kewangan Isi Rumah, Kuasa di tangan Wanita?	Majalah Harmoni (Ruangan Pengurusan Kewangan, P.78)	1-15 December 2014
138.	Cabaran Mengurus Bajet Tahun 2015	Radio IKIM	3 December 2014
139.	Semakin Ramai Wanita Muda Sekarang Ini Dibeberi Hutang	Utusan Sarawak Online	27 November 2014
140.	Lebih Ramai Wanita Berhutang	Berita Harian (Ruangan Famili, P.6-7).	20 November 2014
141.	Empat Pakej Cuti Bajet	Majalah Harmoni (Ruangan Pengurusan Kewangan, P.78)	15-30 November 2014
142.	Seawal 12 Tahun Sudah Berhutang	Radio 24 Bernama	11 November 2014
143.	Rancang Percutian Ikut Kemampuan	Sinar Harian (Ruangan Isi Hangat Minggu Ini, P.4)	2 November 2014
144.	Lambakan Pinjaman Mudah Punca Mufliis	Suara Pelindung Pengguna (Lembaga Pelindung dan Kebajikan Pengguna Malaysia)	Edisi October/ November 2014
145.	Jurang Si Kaya, Si Miskin	Sinar Harian (Online)	31 Oktober 2014
146.	Didik Anak Urus Wang Sejak Kecil	Harian Metro (P.24)	30 Oktober 2014
147.	Pendidikan Awal Pengurusan Kewangan	Bernamea/Sinar Harian	29 October 2014
148.	Kanak-Kanak Sudah Pandai Berhutang (<i>Learning to be Indebted from Young</i>)	Bernamea/Sinar Harian	28 October 2014

149.	Baik & Buruk Pembiayaan Semula	Majalah Harmoni (Ruangan Pengurusan Kewangan, P.78)	1-15 October 2014
150.	Lambakan Pinjaman Mudah Lonjak Muflis	Harian Metro (Ruangan Setempat, P.61)	26 September 2014
151.	4 Kebaikan Praktis <i>Delayed Gratification</i>	Majalah Harmoni (Ruangan Pengurusan Kewangan, P.78)	1-15 September 2014
152.	Solusi Hutang Raya	Majalah Harmoni (Ruangan Pengurusan Kewangan, P.76)	1-15 August 2014
153.	Berbelanja Secara Berhemah	Sinar Harian (Ruangan Isi Hangat Minggu Ini, P.3)	20 July 2014
154.	Kit Bijak Wang: Platform Lahirkan Generasi Bijak Urus Wang	Majalah Harmoni (P.74)	15-30 May 2014
155.	Ketahui Aspek Pembelian Rumah	Sinar Harian (Ruangan Isi Hangat Minggu Ini, P.4)	11 May 2014
156.	Orang Ramai Makin Sedar Pentingnya Insurans	Sinar Harian	31 March 2014
157.	Pemberian BR1M: Adakah Satu Keperluan atau Kehendak – BR1M Dari Lensa Wanita	The Malaysian Observer mobTV.my	12 March 2014
158.	Belia Kurang Pengetahuan Kewangan	Utusan Malaysia (Ruangan Bisnes, P. 17)	3 March 2014
159.	Urus Wang Anak	RTM TV1 (Live)	27 February 2014
160.	Bijak Urus Wang	Berita Harian (Ruangan Famili)	27 February 2014
161.	Perlu Tahu Asas Pelaburan	Sinar Harian	16 February 2014
162.	Money Matters, A Child's Play	The Star	26 January 2014
163.	Semakin Ramai Terbeban Hutang	Sinar Harian	11 January 2014
164.	Pendidikan Kewangan – Anak Bijak Cerdik Duit,	Sinar Harian (Ruangan Kampus)	8 January 2014,
165.	Helping Kids Get Smart About Money,	Personal Money Magazine (Issue 149)	January 2014
166.	Belajar Urus Duit	Berita Harian	24 Disember 2013
167.	Nilai Mata Wang Jatuh	Sinar Harian	20 Disember 2013
168.	UPM Perkenal Kit Didik Urus Wang Cara Islam	Harian Metro	13 Disember 2013
169.	UPM Lancar Kit Bijak Wang	Berita Harian	13 Disember 2013
170.	UPM Bangunkan Kit Pendidikan Kewangan Kanak-Kanak	Utusan Malaysia	13 Disember 2013
171.	Kit Bijak Wang: Anak Bijak Cerdik Duit	Malaysia Hari Ini (MHI)	13 Disember 2013
172.	Kit Bijak Wang: Anak Bijak Cerdik Duit	Sidang Media	12 Disember 2013
173.	Berbelanja Boros Menjelang Musim Perayaan	Astro Awani	22 July 2013
174.	Jadi Tempat Lepak Orang Muda.	Harian Metro	15 Oktober 2012
175.	Biar Papa Asal Bergaya	Astro Awani	9 August 2012
176.	Punca Orang Ramai Terjebak Dalam Hutang	Astro Awani	24 August 2012
177.	Kesan kenaikan Gaji Dalam Kalangan Pekerja Swasta	Astro Awani	18 Disember 2012