

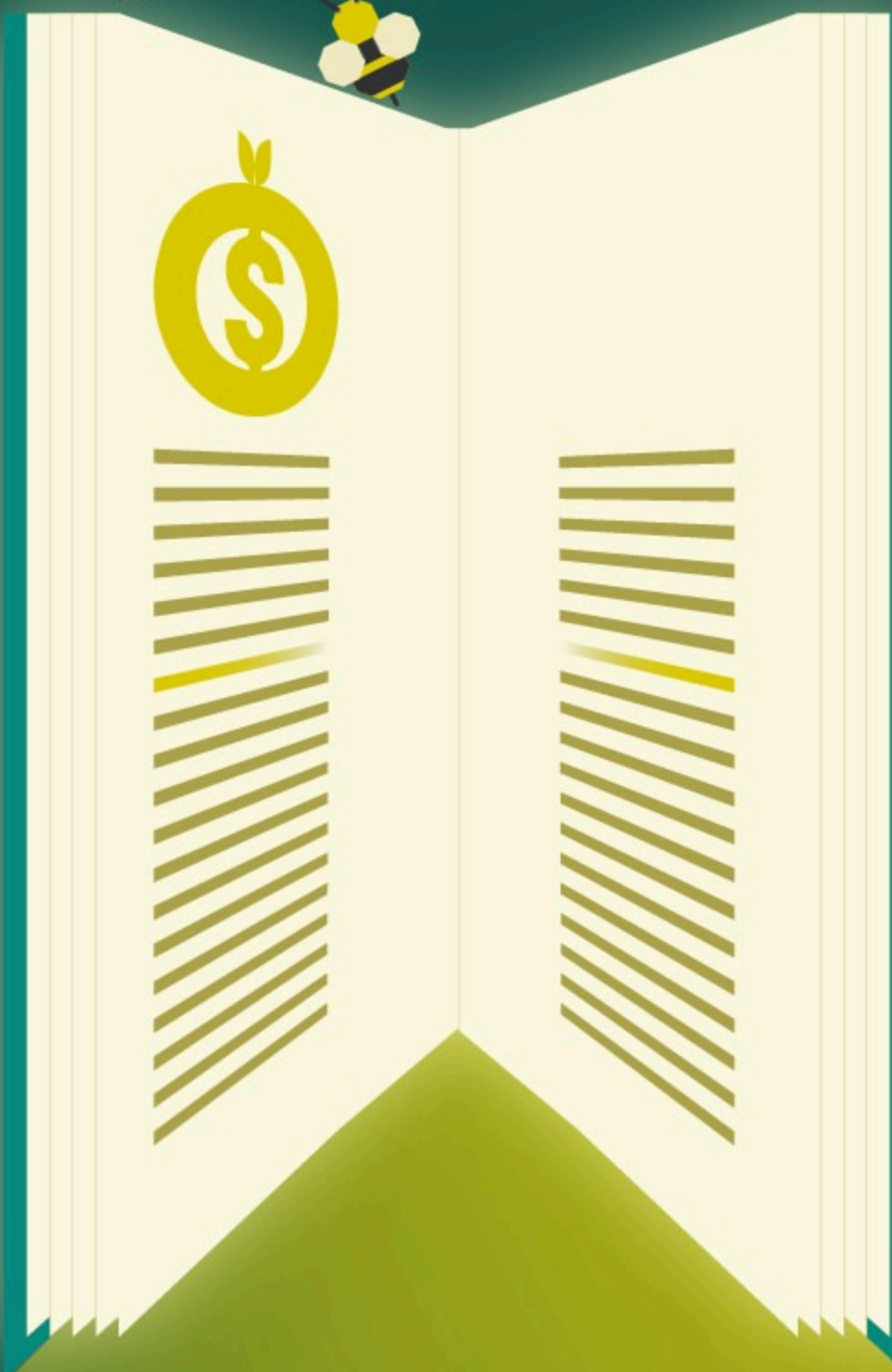
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HAPPY NATIONAL FINANCIAL LITERACY DAY!

Background

National Financial Literacy Day is celebrated every **28th May in Brunei Darussalam.**

National Financial Literacy Day's slogan is **"Financially Literate Generation."**



Objectives of National Financial Literacy Day

-  To **promote** a savings culture and prudent money management
-  To **enhance financial literacy** in Brunei Darussalam
-  To **increase awareness** of financial products and services available in Brunei Darussalam

Save with a purpose — not just out of habit

Don't just save for “someday.”

Save for something. Whether it's Hajj, a home, your children's education, or your retirement — every dollar should bring you closer to a meaningful goal.

Make yours **SMART**:

- ✓ **S**pecific
- ✓ **M**easurable
- ✓ **A**chievable
- ✓ **R**ealistic
- ✓ **T**ime-bound



Don't wait to save what's left - save before you spend!

Make sure to pay yourself first and put money aside for your savings before you start spending.

To make it easier, you can even automate it.





Budget with the REI Method

R

Reduce what
you don't need
right now

E

Earn better
returns with
smarter
savings

I

Increase your
income with
side gigs

Spend less, grow more, and
earn extra — that's the REI
way!

Build an emergency fund before you need one

Life is unpredictable. An emergency fund protects your savings from sudden expenses. Aim to save 3–6 months' worth of your expenses.

Example: If you spend B\$400/month, you should have B\$1,200 to B\$2,400 in your safety net.





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Financial Literacy



BDCB remains committed to the financial stability of Brunei Darussalam and safeguarding the country's financial system, as well as the interests of financial consumers. This is in line with our continuous efforts to promote financial literacy in the country.

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