

What our participants say?

PRIVATE GROUP CLASSES - Singapore Police Force

Feedback generated from workshops conducted for the Home Team officers from 2012 to date

Comments on the course contents

- A very enriching course and interesting as well. Open up my perspective on mindset, attitude towards money, finances and build up my knowledge on money matters. Useful tools for monitoring of finances towards financial matters.
- Mr Bernard is engaging and know his 'stuff'. The case studies are relevant and illustrate the concepts very well. Repetition on major/keyword help with the internalisation of concepts.
- Good use of case studies and role playing to assist in the trainings
- An excellent course with relevant information on Financial Counselling.
- Very useful case studies, especially the handouts on the 3 cases. Sufficient time in the discussion of the cases.
- I appreciate & have gained a lot of knowledge which is useful for myself & future counselees.
- Shared useful tools & formula to effective financial counselling.
- Useful for supervising to talk to FE officers.
- A useful course to help us be financially aware and help someone in financial distress to financial wellness.
- It's very encouraging to know the meanings of M.A.D. with the explanation, execution. It's simple and easily understood.
- Insightful case studies provide ideas of possible approaches to deal with different cases.
- I feel that this course has raised my awareness to financial aid tools to help me to identify and assist officers under my charge who may experience financial difficulties. Most of all, I've learnt a lot myself!
- Case studies maximised learning needs. Theory and practical achieved.
- Very useful for para-counselling as most who require counselling have financial problems.
- Trainer gave examples which make one understand better. Shared good tips for daily expenses (good for everyone).
- Topic discussions & case studies are very useful. I have a good understanding on financial counselling. Valuable lesson learned from this session.
- Useful lessons to take back, especially for managers & supervisors. Very good insights e.g. details to look out for in problem cases.
- Very structured and practical course content. Useful and relevant for participant's personal reference and practice as well. Thank you!
- Course was useful and delivered in a way that was personalised, palatable & interesting. Helpful not just for counselling purposes, but for personal financial planning.
- Clear and direct explanations and examples
- The principles shared were very enriching and practical for running our daily lives.
- Open a person perspective on financial wellness and how easy you can be in financial distress.
- More of such programmes tailored will be beneficial for civil servants, especially younger officers who has higher expectation in life.
- Excellent course that provided very good practical knowledge and insight into financial counselling.
- Very good presentation and presenter; Information very relevant; Tips given very applicable.
- I think the value of the course is really flashing out how money works and how easy it is to fall into debt. Fact is this is a significant knowledge gap amongst our younger officers.
- Informative and concise.
- It's an eye-opener. A lot of relevant information were shared.
- Structured and systematically organised course with professional lecturing techniques.
- Very practical, easy to understand and useful to my job.
- Beneficial and insightful.
- Practical examples that can be applied easily
- All para-counselors should attend this course
- Useful to assist people who are in debt and unaware how to resolve it
- Practical tools for us to seriously evaluate our priorities, and how to get out of crisis and reestablish wellness.
- Beneficial and practical tools to assist in counselling work.
- This is a very good programme, and should be extended to younger officers when they join SPF, as it is always good to highlight the debt problems to young officers when they just joined.
- Part of programme is also relevant to non-PPSD para-counsellors
- This should be a CORE learning programme every year for all SPF officers. The knowledge is a life-skill that is good for all of them.

Practical Financial Counselling

Course Developer & Master Trainer: *Bernard Lim*

- Very informative and the examples / case studies are really happened around us.
- Gave me a whole new idea on finance and planning and how to assist others in need.

If the course has benefitted or impacted your life, describe how it has helped you

- Knowledge for imparting the destinies of myself and others.
- I have more understanding in using of tools for financial counseling.
- Able to help counselees understand their expenditure and better manage their money.
- Good. Learnt a lot. Better understanding of financial issues...
- Aware more of financial allocation and indirect helping me to move on helping the low-income family.
- Will use this to help friends or whoever struggling, to check their financial status
- For personal understanding of my financial planning and also advisory on the do's and don'ts.
- Enable us to offer various channels to help people with such needs
- Knowing more on how to do financial budgeting and calculations.
- To better manage my expenses and financial well-being. I'm glad I came for this very useful course.
- Have a framework on how to counsel financially embarrassed cases.
- Now I am better able to understand how the system works, and the trainer has given me enough confidence to know that I am able to help others.
- Self-realisation - to plan budget and set goals - financial wellness
- It has helped me to understand a little more on my finances and how not to use credit cards, to reduce unnecessary expenditure, and to help our counselees to be "financially healthy".
- It has helped me become more aware of agencies that are helping. It helped me to be aware of how I spend, and the importance of budgeting
- Better understanding on how to apply tools to financial wellness.
- This course has helped to broaden my knowledge on financials.
- It has given me tools to deal with officers who need help with money management, not just indebtedness.
- Learnt more of the options available.
- Helped me with my own savings and daily usage.

Remarks on trainer (Bernard Lim)

- Trainer (Bernard) was knowledgeable, down-to-earth and provided very good and clear examples to supplement the concepts taught.
- The trainer is very vocal and his lecture makes a lot of sense.
- Lecturer was excellent in terms of knowledge and delivery. Good job in promoting awareness for wealth wellness to the public! There are a lot of good information that is also useful for counsellor.
- Overall the trainer was very professional. Good presentation by trainer.
- Engaging and knowledgeable trainer.
- Trainer has wonderful slides and well coordinated with course materials and lecture.
- Trainer was able to provide good and easy examples to facilitate his teaching and audience to understand better.
- It is an eye-opening topic. Trainer delivered his presentation very well.
- Effective in relating real experience into teaching, which makes this an interesting learning
- Very clear and knowledgeable. Good examples and illustrations. Made difficult concepts simple to understand.
- Interactive and make the course easy to digest.
- Well-presented topic. Good and real case studies.
- Lots of 'real-life' examples to show case.
- Very engaging and shares good practical tips.
- Simple tools - Wheel of "Hope" is a good tool
- Able to explain clearly all the concepts that even a layman can understand easily.
- Very animated, informative and a great pleasure to be around. Made this session very fun while learning to be financially well.
- Excellent! Very resourceful and willing to share. Hope to attend more of such courses conducted by him.
- Was able to captivate the audience.
- Bernard takes time to understand the type of cases we counsel on.
- A well-versed and prepared trainer.

PRIVATE GROUP CLASSES - Singapore Civil Defence Force

Leow Tian Soon

This is very useful knowledge especially for those who has financial management problem.

Practical Financial Counselling

Course Developer & Master Trainer: *Bernard Lim*

Attendee "B"

Practical and useful applications/case studies given by the lecturer.

Tan Teck Ming

Very informative sharing on effective financial counselling

Ivan Kwok

Good info on the financial counselling

Noor Aseik

Excellent sharing of information and skills

Isaac Yong

Very enriching. Good tools and information presented.

Deximal Sei

Practical & structured financial debt management tools for self & others.

Muhammad Idnos

Keep up the good work!

Tang Peng Seng

- Useful skills & handlers imparted.
- Very well prepared course!
- Excellent lecturer. Passionate & sincere.

Attendee "A"

Case studies shared were relevant & realistic. Able to relate it to the problems I handle prior to this course. This enable me to be better the next time.

LS Md Idris

The tools provided are useful. The duration is just nice.

Attendee "B"

- Trainer was good in explaining with cases and made it very fun.
- I felt more could be learnt in depth. It would be better to have lengthen frame of course.

Lee Kian Fatt

Very good insight into financial counselling

Zainuddin

I believe the skills taught today is a useful tool for personal & work life.

Khairi

Very engaging.

Maisya

Very vocal trainer, clear and concise...

Attendee "C"

It's perfect. Well done!

Lim Beng Hui

The case studies helped to reinforce the learning points.

Low HL

Well conducted as the pace is good and lecturer is interesting.

Batmen

The initial part of knowing my counsellee (M.A.D.) can also applied in other areas of life. Give Bernard (trainer) more time !!!

Attendee "A"

Trainer was knowledgeable on the topic and was very engaging throughout. Appreciate the trainer revising the learning points throughout the workshop, and going through the case studies with the class.

Jimmy Yu

Good case studies shared with tools given to us.

Attendee "B"

Wonderful contextual and relevant information.

Practical Financial Counselling

Course Developer & Master Trainer: *Bernard Lim*



Attendee "C"
Interesting stories

Attendee "D"
Very useful to know about the different tips on financial planning.

Shahril Saleh
What did you like about this training? Answer: Knowledgeable trainer & excellent training materials.

PUBLIC CLASSES (for counsellors, financial services practitioners, non-practitioners, etc.)

Lorna Tan (The Straits Times, Singapore – Featured in Invest Page).
"Changing your mindset to adopt better money habits - A financial counselling course helped me to understand how I think and feel about money."

Christerson Poon
Very practical and useful information that can be applied to help people.

Jonathan Jiang
Bernard shares his personal experience through the training and makes the lessons easier to understand. Great job!

Alvin Chia
The course is very informative & gives us a very systematic structure to facilitate the first steps of financial counselling to wards wellness from distress. Bernard is excellent in communicating the training through clear steps & templates, resources!

Iris Kao
Great insights and a well-rounded course to prepare people to help others managing their finances. Insufficient time to cover everything especially given the wealth of knowledge & experience of the trainer. Maybe can make the course a bit longer.

Johnathan Tan
A good course that all must have a basic knowledge on financial wellness/counselling (esp. leaders in organisations). Everyone should attend this course to enrich themselves and help others too with this basic knowledge.

Anna Chan
It is valuable sharing of information and case study. Really appreciate it.
Perhaps training the younger generation could be part of preventive/upstream initiative.

Joanna Kong
Excellent training! Can be expanded to 2 days for slower pace and to elaborate more for some areas (e.g. debt management plans, bankruptcy). Highly recommended!

Ee Mei Yi
Really useful for me to talk to my client from now onwards, especially with the tools and better knowledge on some of the financial details....

Benny Thiam
Bernard is very knowledgeable in financial counselling, an engaging trainer and excellent in vision and passion.

Leslie Ng
The inter-agency sharing of expertise was very useful.

Evelyn Leong
Useful and structural tools to reveal one's financial status. Good! Looking forward to the next stage.

Kyrene Lim
Cases studies are based on lecturer's experiences. Very real & practical.

Grace Ang
Trainer is very committed. Knowledge acquired very beneficial. Lively & interesting.

Agnes Tham
Highly recommend 'Practical Financial Counselling' course to financial planners as it is quite comprehensive & in depth, which is currently unavailable in any other course.

See Ling Ling
Look into liabilities of counsellors

Practical Financial Counselling

Course Developer & Master Trainer: *Bernard Lim*



Raymond Lim

Very useful & practical skills learnt. Useful for my work.

Kimmy Lei

This practical financial course has greatly benefit myself, as an individual, to be aware of the current situation of the people in Singapore and my own financial blueprint. After this PFC, I feel empowered and have gained knowledge about helping clients or friends or family to help them in situations like this. Thank you!

Claire Zhang

It will be great if there can be more time allocated for case studies, role-play and “practical lessons”.

Victor Ng

A very practical course on personal finance management and awareness as well, not just financial counselling for those in distress. I would recommend to anyone who wants to be in financial good shape.

Gaius Ng

This course is a good platform for those who want to learn more on how to go beyond official work to contribute back to society via financial counselling.

Florence Yee

Bernard is lively. Voice projection superb (will never fall asleep!). Humorous and teach the lessons from practical approach - very meaningful as they are very relatable examples & experiences shared.

Attendee "B"

Bernard's real life case studies & experiences really help us in understanding scenarios better. Makes learning easier with his jokes and lively banter.

Lelauthe Devi

Very practical. Experienced trainer.

[Note: some respondents to our feedback opt to remain anonymous; with some citing the Personal Data Protection Act]