

Students Need to Invest Since Young Age

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The future of the young generation is facing real threats, which is inflation. The continuous increasing prices of goods will diminish the value of money. Without investment, the value of the money among millennials will get left behind the inflation.

“Based on our calculations, this year the living cost per month would range around 5 million with the inflation rate of 11-12% per year. In 25 years, cost of living will be 85 million,” said financial planning expert, Annisa Sagita, ST. RFC, in a discussion organised by Universitas Gadjah Mada and PT Mandiri Manajemen Investasi (MMI) on Friday (20/4) in Digilib Café, Faculty of Social and Political Sciences UGM.

Annisa said the ability to manage the finance was not always equal with the rate of income, also bigger income does not necessarily mean better management.

Annisa further asked the students to invest since very early. She suggested them to get financially protected against financial risks while their financial goal is achieved. Healthy finance means there is no consumptive debts, or debts which are under control, good cash flow, and ability to make savings. Investment can be done for study plans, retirement, or other major plans.



Director of PT Mandiri Manajemen Investasi, Alvin Pattisahusiwa, said the best investment was done while young. He explained there were three crucial phases in someone's life. The age of 25 is the average age when people start to work and earn money. This is when the financial plan has to be made. The second phase is 55 years old or retirement age while the third phase is 85 years old which is the average age of people.

"While at productive age between 25-55, that's the time to amass wealth and invest, so when we reach 55, we can retire comfortably. If at 40-45, we just start thinking on investment, that is too late," he said.

He said presently investing could be done more easily and more affordably. "In the past you had to have a great amount of money to invest, but now with just 10 thousand, you may buy stocks. Technology also enables the way we invest when all is digitalised," he said.

During the event, application based investment was introduced, namely Moinves that is suitable to the lifestyle of the young generation. Clients may do transactions online through the apps. One of the products offered in the Moinves is *Mandiri Investa Cerdas Bangsa*, also *Endowment Fund UGM*.

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