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When love comes with a financial plan — Mohd Zaidi Md Zabri and Mohamed Hadi Abd Hamid



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APRIL 3 — Syed Saddiq's decision to include Amanah Saham Nasional Berhad and Tabung Haji savings for Bella Astillah, alongside National Education Savings Scheme (SSPN) contributions for her two children, gave his recent engagement a significance that went beyond ceremony and into long-term responsibility.

From a financial planning and education perspective, that is what made the gesture stand out, not its publicity or symbolism, but the clear structure behind it. There is nothing inherently wrong with symbolism, and engagements will always carry cultural and emotional meaning.

However, symbolism on its own does little to prepare a couple for what comes after. In a period marked by rising living costs, education expenses and more complex household pressures, a gesture that places saving and planning at the centre of an engagement feels both timely and grounded.

Financial planning as a form of care

At its core, financial planning is about aligning resources with values, and few moments make those values clearer than the beginning of a shared life. By including ASNB, Tabung Haji and SSPN in his engagement to Bella Astillah, Syed Saddiq signalled that his priorities extend beyond symbolism to security, education and long-term responsibility.

These are instruments associated with disciplined saving, long-term obligations and tangible life goals, particularly in the areas of financial resilience and education. In that sense, the gesture sends a different message; it says that care is not only about how a partner feels in the moment, but also about how secure that partner and her family will be in the years ahead.

From a financial educator's standpoint, that distinction matters. Too many couples treat money as a separate conversation, something to be addressed after the engagement, after the wedding or after the honeymoon. In reality, financial habits, expectations and responsibilities are already present from the start, even if they are not openly discussed.

The inclusion of SSPN contributions for Bella's children is especially significant because it expands the idea of commitment beyond the couple. It recognises that many relationships come with existing responsibilities, and that partnership often involves stepping into those realities with intention.

In financial education, this is a clear marker of maturity: the ability to think not only about personal spending, but about stewardship and long-term obligations.

What research tells us



The authors say that Muar MP Syed Saddiq's inclusion of ASN, Tabung Haji savings and SSPN contributions for fiancée Bella's two children recognises that many relationships come with existing responsibilities, and that partnership often involves stepping into those realities with intention. — Picture from Facebook/Syed Saddiq Syed Abdul Rahman

Research helps explain why gestures like this resonate. A 2020 review in the *Journal of Marriage and Family* found that relationship stability depends on more than traditional markers such as income or status and is shaped just as much by how couples manage real-life pressures, including financial demands, together.

From a financial planning perspective, this reinforces a simple point. Financial decisions reflect attention, priorities and responsiveness.

A savings vehicle, an education fund or a structured investment can therefore carry meaning beyond its monetary value. It signals that one partner is thinking seriously about the other person's circumstances, responsibilities and future.

In this case, the inclusion of ASNB, Tabung Haji and SSPN suggests an awareness that commitment involves more than the present moment. It involves preparation for what comes next.

That is why the public response was so strong. People were responding to a visible example of commitment expressed through preparation rather than performance.

Why this resonates today

The widespread praise for this gesture suggests that many Malaysians, particularly younger ones, are increasingly drawn to a more grounded understanding of partnership.

This shift is not difficult to explain. A generation dealing with inflation, housing challenges and the rising cost of raising children cannot afford to treat financial planning as an afterthought. Practical decisions about saving, education and long-term stability are central to whether a household can function effectively.

In that context, engagement gifts that emphasise savings and future security feel relevant because they reflect the realities couples face. They move the conversation away from appearances and towards preparedness.

At the same time, it is important not to turn this into a rigid template. Not every engagement needs to include the same instruments or follow the same structure. The value of the gesture lies in the principle behind it, not in the specific products used.

What matters is that commitment reflects thought, relevance and responsibility. Different couples will express that in different ways, depending on their circumstances. The key point is that love should be matched by preparation, and that financial awareness should be seen as part of emotional seriousness rather than separate from it.

A lesson for the next generation

From an educational standpoint, moments like this offer a useful opportunity to shift how marriage is discussed.

Too often, public attention focuses on the visible aspects of engagements and weddings, from rings and outfits to venues and photographs. Far less attention is given to budgeting, savings, debt management, emergency planning and the long-term costs of family life.

Yet these are the factors that determine whether a marriage remains stable under pressure.

A more balanced conversation would not remove the romance from relationships. It would simply recognise that romance

without preparation is fragile. Financial literacy does not undermine love. It supports it.

Beyond the gesture

If this episode leaves a lasting impression, it should not be because one public figure chose a different kind of engagement gift. It should be because it prompted a broader reconsideration of how commitment is expressed and understood.

If Gen Z is beginning to move away from inherited expectations that prioritise performance over preparation, then this moment may represent more than a passing trend. It may reflect a gradual shift towards relationships that are not only emotionally meaningful, but also practically sound.

At the risk of being a joy killer, one small addition would complete the picture nicely: a solid takaful plan for protection, and perhaps even voluntary EPF contributions for the long haul.

Better still, both come with tax advantages under the current relief structure, which makes the case for protection and retirement planning even harder to ignore.

After ASNB, Tabung Haji and SSPN, that would make the gesture not just thoughtful, but financially complete. Then again, perhaps those are best saved for after the marriage.

In the meantime, Syed Saddiq and Bella Astillah deserve every good wish, and perhaps the larger value of this moment is that it may encourage more future brides and grooms to see financial planning not as a dry afterthought, but as part of building a stronger and more secure marriage from the very beginning.

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***** This is the personal opinion of the writer or publication and does not necessarily represent the views of Malay Mail.***