

CERTIFICATE OF ATTENDANCE

This is to certify that

ZAIRALEE VILLANUEVA

Has attended the



Held on April 11, 2026

*Creating a Roadmap for Financial Independence • Creating a Personal Budget That Works for Every Lifestyle • Managing Risk and Diversifying Your Portfolio
Theory of Wealth Building • Decoding Stocks, Bonds, and Mutual Funds: What Every Investor Should Know • Passive Income Essentials: Building Wealth While You Sleep
Smart Investment Strategies for a Volatile Market • Breaking Bad Financial Habits and Building Healthy Money Mindsets • Navigating Major Life Transitions: Marriage, Parenthood, and Retirement
Understanding Financial Triggers: How Emotions Affect Your Wallet • Safeguarding Your Wealth: Estate Planning and Legacy Creation • Saving Smarter: Tools and Techniques for Financial Stability*



REGISTERED FINANCIAL PLANNER

J. C. Rafael
Registrar

