

# How can I plan for my future with a hearing problem?

**Q** *I AM a hearing-impaired student and I am about to finish my A levels. I am not quite sure about my prospects of entering the Singapore Management University or another prestigious university and I really wish to take a business management course as believe it will allow me to become rich.*

*I am hoping to achieve my ideal wealth in the shortest possible time.*

*After reading quite a number of articles from newspapers, books and websites on financial issues and becoming rich, I realised that I still lack the knowledge and capital to embark on a quest for wealth.*

*And most importantly, with my hearing problem, my future seems a little uncertain. For instance, I may not become a stockbroker, as stockbrokers need good hearing.*

*Moreover, I am exempted from National Service and was told that I might get a lower salary, especially in government jobs, compared with those who had been in the service.*

*I need some guidance on how I can plan for my future.*

**A** YOU really do plan way ahead for your future! It would be good to first do an analysis to get to know yourself better and assess what your strengths and weaknesses are.

You could go for a personality profile or simply reflect on what is it you are good at and enjoy doing.

Your main goal seems to be figuring out the most direct route to take so that you can accumulate the wealth you desire. For the record, taking a business management course or having a business degree alone will not necessarily make you rich. Your paper qualification will help you get your foot in the door

but ultimately, your long-term success in life, including on the career front, will depend very much on the attitude you choose to face life with.

For instance, if you believe that having a hearing problem is an obstacle, then it will be. However, if you see it merely as a setback, then you are likely to overcome any problems or challenges that life might throw at you in the years to come.

A hearing problem, just like other obstacles, setbacks and failures, is simply part and parcel of life. You cannot avoid such problems but you don't have to allow them to overwhelm you and negatively affect the course of your life.

The best thing you can do is to meet these challenges with a solution-oriented mindset. To cultivate a healthy attitude that will help you achieve your desires, I would recommend you read the best-selling book *The 7 Habits Of Highly Effective People* by Stephen Covey.

I would like to share with you a quote from King Solomon of ancient Israel: "Let instruction and knowledge mean more to you than silver or the finest gold. Wisdom is worth much more than precious jewels or anything else you desire."

My advice is to plan your career and choose a path that will improve, develop and reward you personally rather than base your choices on how they will enhance your financial status.



**Wil Tan**  
Senior Manager  
Achieve Group of  
Companies

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