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Participating Financial Institutions



Note : The above are the participating financial institutions for the current batch.

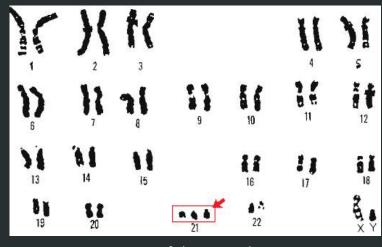
APRIL 2024 FUTURE PROOF Magazine for Future Bankers Magazine Layout Loo Han & Mooi Chee Onn Contents Writer & Contributors

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CLASS 1 SUPERSTARS

The History, Myths, and Facts of **Down Syndrome**

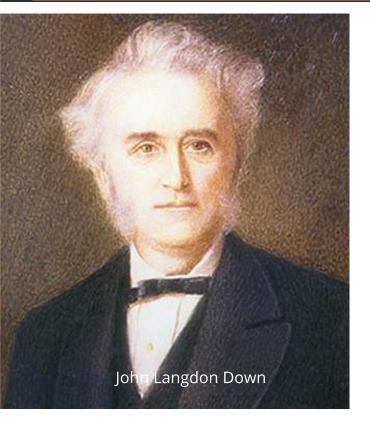
Neurodivergence refers to the difference in which individuals perceive their surroundings due to the difference in how their brain works. The neurodivergent spectrum ranges from those on the autism spectrum to those with Down Syndrome. Neurodivergent individuals are often left out from social events due to their perceived differences from other neurotypical, or "normal", parties. These events include but are not limited to hanging out with friends, family bonding, school events, and career opportunities. A particular group of neurodivergent individuals that caught our attention were those diagnosed with Down Syndrome.



An extra copy of the 21st chromosome



Down syndrome was first properly and fully diagnosed in 1866 by British physician John Langdon Down. Hence, the namesake. At the age of 16, John Down was inspired to become a doctor after a fateful encounter with a girl with what would later be known as Down syndrome. A pioneer in social medicine and the care of mentally disabled patients, Down was appointed the Medical Superintendent of the Earlswood Asylum (previously known as The Asylum for Idiots and The Royal Earlswood Institution for Mental Defectives) in Surrey in 1858 (30 years old). He transformed the asylum from a place where patients were subject to corporal punishment and abuse with dirty living conditions to a happy place where punishment was forbidden and was instead replaced with kindness and rewards. The patients were treated with respect and were even taught horseback riding, gardening, crafts, and speech.



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Myths vs. Facts

Down Syndrome Individuals Are Always Happy

It may seem that they are always beaming, with smiles brighter than the mid-morning sun in Malaysia. Even the simplest things can excite them. However, they are humans like us. They have a wide range of emotions. They can feel sad when bullied or belittled. Their environment and upbringing can also be a huge factor in their mental health, just as much as they can contribute to their happiness. Not so fun fact: according to the National Down Syndrome Society, depression is one of the most common mental health diagnoses among Down syndrome adults. This is why it is important that we do not leave any of them behind and treat them with patience, kindness, and respect.



All Those With Down Syndrome Are The Same

Down syndrome (DS), also known as Trisomy-21, occurs when a fetus produces an extra copy of the 21st chromosome. Usually, babies receive 23 chromosomes from each of their parents, totaling 46 chromosomes in total. Those diagnosed with DS have 47, giving them distinct facial characteristics and making them look similar. These similar features include a flattened facial profile, upward-slanting eyes, small ears, a small mouth, a protruding tongue, and a flat nasal bridge. Due to this, many would believe that they were all the same. This is not true, however. While mental and physical disabilities are common among those with DS, each individual has different physical and intellectual capabilities. It is true that mild to moderate intellectual disabilities are prominent in those who have DS; they have strong, arguably better, social skills than "normal" people. They may not be able to pick up words and learn how to read; however, they are often strong visual learners. They best understand and retain information through pictures, objects, or demonstrations. Not to mention, they have shown a better understanding of others' feelings and a heightened sense of empathy.



Types

Trisomy 21

Found in about 95% of Down syndrome cases, it results from an extra-complete copy of chromosome 21, leading to 47 chromosomes per cell instead of the typical 46.

Translocation Down Syndrome

Comprising about 3–4% of cases, it involves a partial copy of chromosome 21 attaching to another chromosome. Individuals have a typical chromosome count of 46 but can still exhibit DS traits due to the partial chromosome.

Mosaic Down Syndrome

Seen in 1–2% of cases, this involves only some cells having an extra chromosome 21. This variation may result in milder DS symptoms, making diagnosis more challenging compared to other forms.

Down Syndrome Is A Disease

Plain and simple, DS is not a disease. Yes, those diagnosed with DS are prone to various health challenges that may require medical care and support, but DS itself is not a disease. It is only a genetic condition where an extra chromosome is produced and can happen to a child born to anyone.



Ashley Zambelli was diagnosed with Mosaic Down syndrome at age 23. Growing up, she would have problems with knee dislocation, jaw issues affecting her movement, and a high heart rate.



Leave No One Behind

Empowering the Down syndrome community by Superstars, FSTEP Batch 26

We, Superstars from FSTEP Batch 26, have embarked on a transformative journey with our "Leave No One Behind" project. This initiative is designed to empower the Down syndrome community, address the unique challenges they face, and foster a more inclusive society. Through our dedicated efforts, we aim to bridge gaps in awareness, employment, and social inclusion, creating a brighter future for individuals with Down syndrome.



Enhancing Social Interaction Skills

Implement role-play activities to improve communication and interaction.

Improving Psychomotor Abilities

Provide tools and activities designed to enhance these crucial skills.

Providing Career Exploration Opportunities

Offer opportunities for individuals to explore various career paths and encourage them to think about the skills required for different jobs.

Raising Awareness

LEAVE NO ONE BEHIND'

Boost the online presence of PSDM to expand their outreach and let the public know about the existence and capabilities of individuals with Down syndrome.

FSTEP BAICH 26 FSTEP BATCH 21

Magazine for Future Bankers

Stakeholder Engagement



Our key partner in this endeavor is Persatuan Sindrom Down Malaysia (PSDM), established to support and advocate for individuals with Down syndrome. PSDM has been instrumental in providing Sindrom Down resources, education, and community engagement opportunities for families and individuals affected by Down syndrome.

About PSDM

PSDM, registered on May 11, 2001, is a volunteer welfare organization dedicated to the development and advocacy of the rights of individuals with Down syndrome (DS) throughout Malaysia. It operates from the perspectives of health, welfare, education, vocational and career training, independent living, and employment.



Our Partners in Empowerment

For this project, we are grateful to have the support of two generous sponsors:



Janie & Joe TOYS • GAMES

Their contributions have been instrumental in providing toys designed to improve the psychomotor skills of individuals with Down syndrome. These tools are not only fun but also essential in enhancing the motor skills and cognitive development of the Down syndrome community.



"Sindrom Down bukanlah satu penvakit"

~ Puan Hasnizan Bt Husin, President of Persatuan Sindrom Down Malaysia

On 23rd April 2024, we visited PSDM to discuss the project details and explore potential collaborative activities. During this visit, we:

Discussed the agenda for "Inclusion Day," a flagship event aimed at fostering community engagement. Identified potential needs for aid and support that our project could address, ensuring a tailored and impactful approach.



Tee Hong Joo, representative of Kerjaya Prospek Group Bhd

The Inclusion Day: 15th May 2024

Z U M B A



On that memorable day, we began our activities with an invigorating Zumba session. This ice-breaking exercise was designed to help us connect with the children, learn their names, understand their personalities, and start building relationships. The children's joy was palpable as their smiles lit up their faces, reflecting their enthusiasm and enjoyment.



Following the energetic Zumba session, we transitioned to the highlight of the day: 'Pretend Play". This activity aimed to enhance the children's and vocational students' psychomotor skills, focusing on eye-muscle coordination and walking abilities. The children were assigned roles such as waiters, customers, cleaners, and cashiers, with FSTEP students assisting them in understanding and performing their duties. This playful simulation not only fostered teamwork but also provided the children with a sense of responsibility and accomplishment.

r R E T E N D P L A Y



In the afternoon, we conducted the Job Discovery session, where children matched various occupations with their corresponding roles depicted on paper. This engaging exercise was designed to help them identify and understand different jobs through visual aids. Despite some mismatches between the jobs and the children's abilities, the session was a delightful experience for everyone involved. The FSTEP members were particularly impressed by the children's remarkable talents in drawing and writing, showcasing their unique skills and excellent handwriting.



This day was a profound learning experience for all of us. We discovered that children with Down syndrome, like everyone else, have emotions they wish to express and possess extraordinary talents.

Their abilities often surpass those of typical individuals in ways we might not initially recognize. The bond we formed with these special kids reminded us of the importance of empathy, understanding, and celebrating the diverse talents each person brings to the table. Scan for more photos and videos







CLASS 2 2GOOD4U



A TASTE FOR CHANGE: TACKLING FOOD WASTE

Food waste is a global problem where edible food is discarded unnecessarily, impacting the environment, society, and economy. It exacerbates hunger, wastes resources, and contributes to climate change. Addressing it requires efforts from governments, businesses, and individuals through strategies like better production practices, supply chain management, and consumer education.



BEYOND SURPLUS: THE PARADOX OF FOOD WASTE AND GLOBAL HUNGER

According to the United Nations Food and Agriculture Organization (FAO), approximately one-third of all food produced for human consumption is lost or wasted globally. This amounts to nearly 1.3 billion tons of food wasted each year. Food waste is a significant contributor to greenhouse gas emissions. In Malaysia, households discard approximately 0.5–0.8kg of uneaten food daily.

In developed nations, over-purchasing and improper storage contribute to household waste, while inefficient harvesting and strict cosmetic standards lead to crop losses. The consequences of this waste are significant, ranging from environmental degradation and resource depletion to exacerbating food insecurity and economic losses.





WHAT WILL THE NEXT ERA OF COMPOSTING HOLD?

WHERE ARE WE NOW?

DLD?

Currently due to its effectiveness, composting has gained widespread popularity. However, like other contemporary processes such as industrial automation and agricultural production, composting aims to evolve. It seeks to move beyond merely recycling essential nutrients from waste products and instead work toward creating a fully sustainable future and economy centered around composting.

WHERE DO WE GO FROM HERE?

Composting has the potential to be a partial answer for mitigating climate change. According to Rebecca Ryals of the University of California, carbon is a climate solution since it helps trap carbon in soil, lowering a company's overall emissions. As a result, more firms are looking into composting as a sustainable alternative. Corporations that choose to send organic materials to composting facilities rather than landfills can help reduce total methane emissions in the environment. They separate important nutrients that would not be present in a landfill and contribute to the vitality of difficult habitats facing climate change by using nutrients to nourish soil and avoid erosion.





WHAT ABOUT "HOME COMPOSTERS"?

While many people have embraced composting and the benefits that can give to their own local surroundings, others have been hesitant owing to composting's unfavourable reputation as a stinky hobby that takes a long time and only makes sense if you have a large garden. However, modern technology have rendered this fallacy obsolete. While many new composting systems are meant to be as practical as possible. For those concerned about the scent, odour avoidance is rather simple. Some items can do the work for you; however, compost often lacks oxygen, resulting in odours that occur in low oxygen environments. Simply changing your compost pile can increase oxygen availability, reducing the unpleasant odours.





Ain Fatihah Aiman ^{"Because I} can."



Aina Tee Hee "It is what it is."



Alif Farhan "Smile, agree and do what you want anyway."



Amir "I'll make it. I always do."



Amira Alya "Life is worth living again."



Aqeel "Came to live life and make money"



Dania Qarmila "Embrace the journey, cherish the memories.



Eza Hazeera "Lucky that everything always works out in the end."



Farah Syareena "Love yourself first, and everything else falls into line.."





to go on."

HUOB Lim Chan Hong "You Only Live Once!"



Asyraf Md Zan "Money can't buy happiness, I rent"





Alya Rahim "Everything is possible with the right mindset."





Haslinda "Don't be a Kodak."





Sally Lai "Now or never."



Siti Nadrah "Live and let live."









Background

The hospitality industry generates a significant amount of food waste, which often ends up in landfills, contributing to environmental degradation. The lack of effective waste management systems leads to missed opportunities for sustainable practices. Recent data from the United Nations Environment Programme reveals each Malaysian produce 259.82kg of food waste.



Vision

Establish long-term hotel-NGO partnerships to create a network supporting sustainable waste management and ongoing innovation in reducing food waste. We envision a hotel industry where food waste is seen as a resource for sustainable solutions, promoting environmental stewardship and contributing to responsible consumption and production.

Objectives

Our project aims to address food waste management in the hotel industry by collecting and transforming food waste into valuable compost that can be used for hotel gardens, creating a closed-loop system that minimizes waste and supports sustainable agricultural practices.





A leading hospitality company, committed

environmental footprint. Their efforts align

with their commitment to sustainability

and set a commendable example within

approach to environmental stewardship.

to sustainability and minimizing their

the industry, showcasing a proactive

urban this

An esteemed environmental organization stands as a beacon of sustainability in the urban landscape. With a mission to foster eco-friendly practices and promote green living, their initiatives encompass waste management, urban farming, and community engagement.



Meet Our

Partners

From Scraps to Sprouts

Enriching Aesthetics & Sustainability: Vertical Herbs Garden in EOR



On May 15th, our team began a vertical herbs gardening project at EOR, planting various aromatic herbs. This initiative not only enhanced the visual and sensory appeal but also showcased our sustainability commitment. Central to this project is compost derived from our food waste, creating a closed-loop system. By converting organic waste into nutrient-rich compost, we support herb growth while minimizing waste. This closed-loop system illustrates sustainable practices, promoting environmental stewardship in our community.



Learning Sustainable Practices: Volunteering Session at UH



Our team joined 2 volunteering sessions at UH (11th & 25th May), learning about food composting using collected waste. These sessions offered hands-on experience in transforming organic waste into compost, equipping us with skills for sustainable waste management. This initiative supports our environmental commitment and community-driven ecological efforts.



Shared Vision, Shared Future: Sustainable Collaboration EOR & UH

After our successful project, stakeholders agreed to a long-term partnership for ongoing food waste collection. This collaboration ensures a steady organic waste stream for compost, reinforcing sustainability commitment. They plan workshops on composting for guests to raise awareness and offer tips. By involving guests, we aim to inspire wider community engagement in environmental stewardship.



Scan here for more photos and videos BANK NEGARA MALAYSIA CENTRAL BANK OF MALAYSIA

BATCH 27 FSTEP SEP INTAKE Sep - Dec 2024

ASIAN Banking School



HOW TO APPLY Scan or visit www.intake.fstep.org.my

ABOUT FSTEP

• **FSTEP** is an intensive graduate training programme designed to equip talent with the right skills and knowledge for their transition into the financial services industry.

• It is an industry-driven initiative with the participation of banks and insurance companies in Malaysia to help fresh graduates jump-start their career through a 3-month period of comprehensive and interactive classroom training followed by a 9-month period of on-the-job training with the respective participating financial institutions.

WHYJOINUS



with technical, personal and leadership skills to succeed in your career



a minimum monthly allowance of RM2,600 by the respective participating banks or insurance companies throughout the 3+9-month programme



with a network of banking and insurance professionals in Malaysia



in launching your career in the financial services industry

PROGRAMME STRUCTURE

The 3-month classroom training includes:



ADMISSION REQUIREMENTS

- Malaysian citizen
- Degree of any discipline with a minimum CGPA of 3.00 or professional qualification (e.g., ACCA, CIMA)
- Fresh graduate or work experience not exceeding 3 years
- Age 30 and below
- Active involvement in co-curricular activities
- Proficient in English

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FSTEP-VENGERS

Why do Career Conversations with Children Matter?

Talking about careers with children has many benefits. It helps them understand their strengths and interests, gives them direction, and sets goals for the future. It also shows them how education can help them achieve their dreams, linking learning to real-world opportunities.

In summary, early career talks are crucial for children's future success. By exploring various careers, adults can help kids pursue their passions and navigate the evolving job market with confidence.

In our rapidly evolving world, initiating early career discussions is paramount. These conversations serve as pivotal moments for the children, empowering them to envision and shape their future successes.

Effective career dialogues establish a supportive and safe environment for exploring aspirations. By posing open-ended questions, the children are prompted to delve deeper into their career interests and ambitions. Introducing a diverse array of career possibilities and real-world examples serves to ignite inspiration and broaden horizons.

In the dynamic job market of today, children must understand the importance of continuous learning and adaptability. By instilling these values, children are equipped to navigate evolving professional landscapes and make informed decisions about their paths forward.



Inequality in Career Development for Malaysian Orphans

Children in Malaysian orphanages face significant career challenges due to limited resources. The Malaysian Ministry of Women & Family reports that many orphanages operate on tight budgets, impacting the quality of education provided.

Resources are often prioritized for essential needs such as food and shelter, leaving little room for educational enrichment activities or materials. They also face additional challenges such as limited access to technology and the internet, higher teacher-to-student ratios, and psychological and emotional barriers stemming from past trauma.

Let's work together to nurture the potential of every child in Malaysian orphanages and create a brighter, more equitable future.

Key Determinants for Orphans' Future Prosperity

Orphans in Malaysia face significant challenges affecting their future economic well-being. The loss of parental care and guidance exposes them to various hardships, making it essential to address these factors for their future prosperity.

Career education is vital for breaking the cycle of poverty, especially for orphans. It equips them with skills for better jobs and higher earnings. While 97% of orphans are enrolled in primary school, financial constraints limit their access to further education, hindering their economic prospects. Strong social support networks, such as foster families, community organizations, and mentorship programs, are vital for orphans. These networks provide emotional support, guidance, and resources that boost their development and economic opportunities.

Career education and strong social support networks are essential for orphans to break the cycle of poverty and improve their economic prospects. By providing the necessary skills, guidance, and resources, we can help orphans achieve better futures.

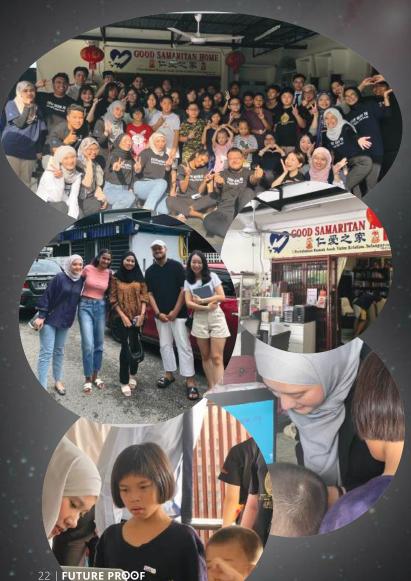


SPACE, LIMITLESS, AMBITIOUS

ANGKASA

The FSTEPVENGERS teamed up with Good Samaritan Home to brainstorm a thrilling project aiming to uplift the kids. The idea of Project Angkasa, an initiative meant to expose young minds to future career choices, prepare them for entry into the working world, and inspiring them to keep dreaming sparked enthusiasm, especially for the director Ms. Ong.

The team decided to visit the Good Samaritan Home to get a firsthand look at the facility and plan the project's layout. As we explored the rooms where the children lived and played, we envisioned how the Angkasa concept could be integrated into the space.



During the meet-up with Ms. Ong, the FSTEPVENGERS team took stock of the resources available at the home and noted any additional materials we would need to prepare. As we intended to provide lunch for the children, we discussed if they had any food allergies with Ms. Ong beforehand.

Inspired by the idea, Ms. Ong shared stories about past graduates from the home who did amazing things, like becoming a chef in another country. This showed how programs like these can really change lives. Despite their initial apprehensions, the FSTEPVENGERS quickly got on board with the idea. Now, everyone's buzzing with excitement about the chance to make this successful.

Are you wondering why we chose the name 'Angkasa'? Derived from the Malay word for 'Space,' it symbolizes boundless opportunities and infinite potential. Angkasa aims to inspire young minds to see beyond their current circumstances and embrace limitless possibilities. With Angkasa, oure mission is to inspire the children to see the limitless possibilities and embrace change like never before.

The Angkasa programme, launched by the FSTEPVENGERS team, was an initiative designed to provide children with enriching and educational experiences. The program was divided into two groups based on age, ensuring that activities are tailored to be engaging and appropriate for each group.



On 11th May 2024

The FSTEPVENGERS team unveiled their much-anticipated programme, Angkasa. With a thoughtful approach, they divided participants into two groups, ensuring tailored experiences for each age bracket.

Older Kids

The older kids delved into practical skills workshop with sessions such as resume building, how to ace interviews, professional dress tips, exploring scholarship opportunities, and connecting with industry experts. For the younger ones, they set off on thrilling adventures, including a simulated Kidzania experience and a lively drawing competition. This thoughtful segmentation ensured that every participant, regardless of age, enjoyed a fulfilling and memorable journey with Angkasa.

As the day unfolded, the kids were brimming with joy from the incredible experiences they were treated to. During the industry connections session, FSTEPVENGERS team members introduced some of their friends who are professionals in various fields like dentistry and modeling. This firsthand glimpse into real-world careers ignited ambition among the kids. Scholarships were also discussed, offering hope for further education.

Younger Kids

For the younger ones, a mini Kidzania setup provided a playful insight into different roles like banking, cooking, and firefighting. It was all about hands-on learning and fun exploration. A highlight of the day was a drawing competition, where children were tasked with illustrating their favorite part of the Kidzania experience. As a reward, each participant received a toy, adding an extra layer of excitement to their experience. This encouraged self-expression and underscored the importance of career exploration.

Donors & Sponsorships!



IZNA, Toy Museum Malacca & Michelle Homemade Delight

We would like to express our gratitude to:

IZNA Enterprise for sponsoring the art materials used by the kids in our drawing contest.

Toy Museum Malacca (subsidiary of Kerjaya Prospek Group Berhad) for their generous toy donation given as prizes for our contest.

Michelle Homemade Delight for sponsoring desserts and tasty treats for the children.

These generous sponsorships not only brought happiness to the children, but also demonstrated a dedication to making a positive social impact for underserved communities. We'd like to thank them sincerely for their contributions and involvement.

Fundraising

While the mini-Kidzania and Career Workshop Event were our main initiatives in inspirir g the children to start thinking of future paths they wanted to pursue, we knew we couldn't stop there. In the spirit of 'Angkasa', we wanted something innovative – a project that would really show the kids the sky is the limit when it comes to what they can achieve with their lives.



Our brainstorming culminated in one final goal in the FSTEPVENGERS project: to bring virtual reality (VR) to the home! To realize this goal, the class organized a vibrant fundraising event during the month of May. The spirit of collaboration was infectious as our entire team rolled up their sleeves. From sparkling cars with eco-friendly car wash products, to tempting homemade cookies, and even selling pre-loved treasures, all the FSTEPVENGERS were giving our all to make our dreams a reality.



Witnessing the enthusiastic response from the community warmed our hearts. This collective effort translated into a fantastic sum of **RM1,940** raised!

On 15th May 2024

The big day finally arrived - we were finally handing over the VR set to the orphanage! The kids were buzzing with excitement as we unveiled the system, their faces practically glued to the box. Our team turned into VR superheroes, showing them the ropes and getting them all set up.

Then came the magic moment – the first peek into virtual worlds! Gasps, giggles, and wide-eyed wonder filled the room. Seeing the pure joy that lit up all the children's' faces, it was easy for us to agree that this was one of the highlights of our entire project. This wasn't just about donating some fancy gadget; it was about opening a door to a whole new world of fun and learning for these kids.

After a whole fun-filled day of choosing new games, playing with the kids, and teaching them how to use their new device safely, it was finally time for the FSTEPVENGERS to say goodbye. Even though we were sad to bid the children farewell, we were hopeful that our efforts not only encouraged them to plan for the future, but also that we inspired them to keep dreaming with Angkasa, the sky really is the limit!

More photos & videos here







Seleem Salleh

Rushiny Ragu

Afif Azian Hanani M Maybank

Hanani Marzuki





Megat Sapfuan

BE



Zeyline Pang





Growing a High Performance Work Culture with HARRISON ASSESSMENTS



Our behaviour IS 9 CHOICE

We all know that identifying and deploying talented people is an essential skill for any leader. However, knowing how to spot talent can also be a challenge.

Organizations struggle to identify their next-gen leaders, and for good reasons. How do you figure out who has — or can acquire — the right strengths to meet those challenges? Which high potentials will give you the best return on your development efforts?

Much of our behaviour is learned. We choose to behave in a manner that we enjoy doing and over time it becomes our habits. Understanding this allows us to REFRAME how we behave and make different behaviour choices when necessary. As such, we can choose more wisely and differently if we have a framework to make those different behaviour choices. The Harrison Assessment process allows us to identify these vital behaviours.

In FSTEP programme, participants from all the participating Financial Institutions will be given their Harrisons profile. The Future-Ready modules together with the coaching sessions from Symphony Learning, FSTEP talents would be able to understand their own Harrison unique profile which includes their Life Themes, Strengths, Areas of Development, Traits to Avoid, Blind Spots, Leadership Competencies, EQ Competencies, and Paradox Flips which will help them to empower themselves to uncover their leadership potentials. This Self-Awareness will help create an environment where employees share a strong sense of purpose and aligned with their company's core values. They're productive and motivated to meet and exceed their goals.

We are happy to share with you the Best Practices on how we inspire the Next-Gen leaders using Harrison Assessments.

Kindly contact us for more information: Puan Ashraff - ashraffaa@asianbankingschool.com Aris - arisms@asianbankingschool.com

I am struggling to identify my next-gen leaders!

Can my team lead through persuasion and influence?

How do I know if my talent pool are those people who take charge and make things happen? Does my next-gen leaders inspire confidence in his or her decision making?

hieve their goals

Harrison Assessments A tool to help you grow your talents

The traits are listed in order of your pref The first section, Life Themes, shows your top on your life. If these traits are utilized in your, to use these in your current job? **TRAITS & DEFINITION REPORT** The last section are traits you least enjoy and probably prefer not to do. If these traits are utilized in your job, it will decrease your job satisfaction. Are any of these called upon in your current job? If so, how do you leel when they are required? Life Themes - Andrew's life themes, highest values, key potential stre

Trait	Score	Description
Helpful	9.9	The tendency to respond to others' needs and assist or support others to ac
Warmth / empathy	9.9	The tendency to express positive feelings and affinity toward others
Wants Autonomy	9.6	The desire to have freedom or independence from authority
Optimistic	9.5	The tendency to believe the future will be positive
Wants Challenge	9.4	The willingness to attempt difficult tasks or goals

- 9.4 The willingness to attempt difficult tasks or goals

Overview Ordered by Subjects and Stages of Action

