



FS Club Events



Why Smart People Find It Difficult To Be Happy

**Dr Raj Persaud | Consultant Psychiatrist
and Fellow, Royal College of Psychiatrists**

11:00, Tuesday, 03 February 2026



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FS Club Events

A Word From Our Chairman



Mike Wardle

CEO

Z/Yen Group



FS Club Events

Today's Agenda

- 11:00 - 11:05 Chairman's Introduction
- 11:05 - 11:25 Keynote Presentation - Dr Raj Persaud
- 11:25 - 11:45 Question & Answer



FS Club Events

Today's Speaker



Dr Raj Persaud
Consultant Psychiatrist and Fellow
Royal College of Psychiatrists



FS Club Events



<https://www.youtube.com/watch?v=zBFwFHcw62k>



FS Club Events

Student No.	STUDENT NAME	Transition Test	TARGET GRADE	TARGET PTS	AVE PTS	AVE	+/-	TOTAL PTS	CHEM1 /20	Grade	BIO1 /20
1		45	B	15.5	13.63	High D	-1.88	54.5	15.0	High C	10.5
2		63	C	14	13.13	Safe D	-0.88	52.5	12.5	Low D	12.5
3		60	B	15.5	16.50	High B	1.00	66.0	17.5	Safe A	14.0
4		71	B	15.5	17.63	Safe A	2.13	70.5	20.0	High *	17.0
5		73	B	15.5	17.25	Low A	1.75	69.0	18.5	Low *	16.0
6		63	B	15.5	15.13	High C	-0.38	60.5	16.5	High B	12.0
7		64	A	17	17.50	Safe A	0.50	70.0	20.0	High *	18.0
8		65	*	18.5	19.38	Safe *	0.88	77.5	19.0	Safe *	19.0
9		65	A	17	18.88	Low *	1.88	75.5	18.0	High A	19.0
10		57	B	15.5	17.63	Safe A	2.13	70.5	18.0	High A	18.0
11		66	B	15.5	17.63	Safe A	2.13	70.5	19.0	Safe *	14.5
12		65	A	17	17.50	Safe A	0.50	70.0	17.5	Safe A	18.0
13		72	A	17	16.38	Safe B	-0.63	65.5	17.0	Low A	14.0
14		69	B	15.5	14.50	Safe C	-1.00	58.0	15.0	High C	12.5
15		78	B	15.5	17.38	Low A	1.88	69.5	16.5	High B	18.5
16		44	B	15.5	14.25	Low C	-1.25	57.0	13.5	High D	11.0
17		64	A	17	19.25	Safe *	2.25	77.0	20.0	High *	19.0
18		66	B	15.5	15.50	Low B	0.00	62.0	16.0	Safe B	13.5
19		64	B	15.5	14.75	Safe C	-0.75	59.0	15.0	High C	12.0
20		62	B	15.5	17.13	Low A	1.63	68.5	20.0	High *	17.0
21		56	B	15.5	18.25	High A	2.75	73.0	20.0	High *	18.0
22		78	A	17	19.00	Safe *	2.00	76.0	19.0	Safe *	18.5
23		52	B	15.5	17.88	Safe A	2.38	71.5	19.0	Safe *	16.0
24		55	B	15.5	16.50	High B	1.00	66.0	19.0	Safe *	12.5
25		62	B	15.5	16.13	Safe B	0.63	64.5	16.0	Safe B	12.0
26		67	B	15.5	16.63	High B	1.13	66.5	19.0	Safe *	12.0
27		66	B	15.5	14.38	Low C	-1.13	57.5	17.0	Low A	10.5
28		63	B	15.5	16.88	High B	1.38	67.5	17.0	Low A	13.5
29		52	A	17	16.75	High B	-0.25	67.0	16.0	Safe B	14.0
30	Unten, Theo (7 Headman)	78	A	17	19.25	High A	2.25	73.0	19.0	Safe *	16.0



FS Club Events

Comments, Questions & Answers



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Question & Answer

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FS Club Events

Forthcoming Events

- Thursday, 05 February 2026 (11:00 - 11:45 GMT) Financial Fluency For The Next Generation: Insights From PISA
- Tuesday, 10 February 2026 (09:00 - 10:00 GMT) Advancing Taiwan's Capital Market Within The Asian Asset Management Center
- Tuesday, 17 February 2026 (15:00 - 15:45 GMT) Discover Belize – A Secure, Innovative And Investor-Friendly Financial Services Hub In Central America And The Caribbean

Visit: <https://fsclub.zyen.com/events/forthcoming-events/>

Watch past webinars: <https://www.youtube.com/zyengroup>