Description



What were your goals for 2016?

Did you achieve them?

It is startling that most people never realise their money resolutions. I remember back in 2014 when I first shared my journey on saving $20k on an annual salary of $30k, many wanted to follow suit. I made friends with a good number of readers who emailed me for tips.

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But when I checked back last year, only 3 had achieved their $20k target. Some were earning more than me, too.

What happened?

#newyearresolutions

How much you save isn't a competition to be had with others â?? I always find it more valuable to compete against myself.

I used to think â?? WAH she saved more than me? Or OMG he had $70k in dividend income last year? I have to beat them!

Over time I realised everyone's circumstances are different. Like the ones who saved more? I found out because they earned more. The ones who had a 5 digit dividend income? That's because they have over a million in stocks!

If you have $1 million in your stocks portfolio, earning 7% returns annually is sufficient to get $70k.

There was this Singaporean taitai I read about last year who earns a 6-digit income and spends thousands every month on her luxurious lifestyle. But she still manages to save more than me despite me being more prudent with my spending.

So you see, the results don't always tell the full story. Everyone's story is different.

Maybe that's why they call it PERSONAL FINANCE?

So over the years, I've learnt, grown and matured. There's no point trying to beat a $70k dividend income when my stock portfolio is less than that. I can only strive to be better than I was yesterday.

Instead of competing with others, what about competing against yourself instead?

Strive to save more than you did last year.
Aim to become more financially savvier than you were last year.
Target to become a better investor than you were last year.

So don't compare against me. I may have saved $20k (out of $30k) despite all odds, but that's also because I don't have to pay rent, repay a $24k tuition fee loan to the bank, etc. But feel free to use the tips that I've found useful in helping me save! You'll be pleasantly surprised by how much YOU can save instead ð??ªð?•»ð??¯

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Dayre Gathering / #bbinvestments event Updates!

Feeling really thankful now because a venue sponsorship has dropped down from the sky (haha not literally la, but we pitched and FINALLY DIDN'T GET A REJECTION!)

I don't want to have insurance agents or brokers sneaking in at the last minute to try and sell you guys stuff, so I'm going to keep the venue secret. If you're attending, please fill up the Google Docs so we can email you the location closer to the date!

We'll be running both 30 Dec and 6 Jan!

Venues for both will be different but similar agenda (so no need to attend twice).

Venue details will be released via email to those who signed up on Google Docs!

There's still about 20 seats left for 30 Dec (we managed to get a bigger venue sponsor yay!) and 30 left for 6 Jan so if you know of anyone who's keen on attending, feel free to direct them to the Google link.

My biggest hope for this event is that you guys walk away with the knowledge and confidence to start kicking your financial goals into action.

So before you come, do think about what questions you'll like to ask! Leave me a comment here with your question (or if you're shy, then email it to me at sgbudgetbarbie {at} gmail {dot} com)

Let's make this event all about YOU instead of me rambling on okay? You it's probably are sick of my rambling on the blog and here on Dayre anyway haha.

Please fill up this Google form to reserve your seat!

http://bit.ly/2fBWxbq

Or

http://goo.gl/forms/zv3VCf7oKjZCwHBl1

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Can't wait to meet all of you! #dayresavings #dayrefinance

This sponsorship is a huge welcome because I've been a little overwhelmed with work, wedding prep, updating the blog, finishing our pre-wedding shoot and video, and of course organising this event.

There's also my best friend's wedding and upcoming hen's night. As her maid of honour and (Chinese) emcee, I really want to make her big day as amazing as possible. She truly deserves it. But I need to plan my script in Chinese ð?? ð??±

I also had to singlehandedly run an event at work recently, and almost died in the preparation process. Every other company had at least 2 to 4 representatives, whereas I was the only one there to do set-up and tear-down, marketing and sales, networking and the whole gamut of it.

Phew! Relieved that it is finally over. Now I can start to clear my backlog of work!



UberSleigh last week #ubersleigh



Grab #deliveringhappyness next week.

Who copied whom?

While I love that both brands are jumping into the Christmas spirit of doing good, such blatant copying doesn't make Grab look any good from a PR standpoint.

But never mind la at least the underprivileged benefit ð??•ð?•» I'll be donating mine too once I clear out the house!

Category

1. Family

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