Description

Hello! So I finally got on Dayre!

First time writing here at Dayre and I'm still figuring my way out while typing on mobile (I usually write only when at my laptop man) so please do guide me along!

Anyway, I thought I'll start with a short introduction of myself. I've been writing at http://sgbudgetbabe.com for almost 2 years and wow, I swear I never expected to be where I am today when I first started writing!

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I still remember when BB was born: I was basically telling N (my bf) that I really missed writing â?? my childhood ambition was to be an author! But #AsianParents killed that dream. So he encouraged me to write on my own blog, and that's why Budget Babe came about!

But the funny thing is that I was not even trained in financeâ?¦and I was a terrible math student all through primary school to JC!

Literally me whenever I had math homework or tests!

Perhaps you can attribute it to my family background â?? I was asked to start working at age 16 and my parents cut off my pocket money! They even told me they had no money to send me to university, and that I needed to come up with the money myself if I really wanted to go!

But people say A Levels cert alone = toilet paper leh!

The irony was that I wanted to go poly after O levels but my parents pushed me to JC. Now they were telling me after JC, no money to send me to uni, and I had to start working to pay for MY SISTER's uni fees?!?

What to do now siaâ?¦

I went around asking relatives for loans but no one was willing to help. Can't blame them, uni really isn't cheap! Thankfully things somehow worked out in the end (I got a scholarship, phew!).

In uni, I didn't have any pocket money either, but my scholarship gave me $500 a month which I had to use to pay for hostel rent and my own living expenses. So it really took a lot of conscious spending to make sure I still had enough!

But then I wanted to go on exchange to the U.S., and unlike my course mates, I didn't have PMS (papa mama scholarship).

So in my first year of uni, I taught 9 tuition students just to save up!

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It felt like I was studying and working full time lol.

Funny thing is, my parents took out a loan for my sister to see her through university and even continued giving her pocket money. I had none of that privilege.

That was when I decided, I'm going to earn my own keep regardless, and send myself over to the U.S. no matter what it takes!

And I did it!

On hindsight, I believe it was that environment that forced me to grow up and become independent so early. That includes earning and managing my own money.

Today, thankfully I no longer have such financial struggles! Will share more about my 20k journey another day. Do let me know if there's anything else I should write here!

Looking forward to meeting all of you here on Dayre!

Category

1. Family