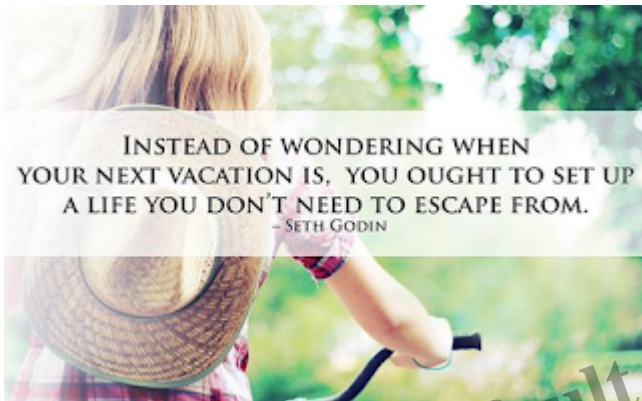


Build A Life You Don't Need A Vacation From

Description

YOLO and FOMO.

Two relatively new terms that only sprung up within this century – You Only Live Once and the Fear Of Missing Out. A few fellow financial bloggers I enjoy, [Mr. 15HWW](#) and [La Papillion](#) recently wrote on this topic, and I wanted to chip in with one of the best advice I've ever read:



My job allows me to meet many senior-ranking folks, including CEOs, MDs, Directors or Chiefs of departments. A common recurring pattern I've noticed is how almost everyone talk about looking forward to their next holiday. A SVP (senior vice president) I work with always talks excitedly about his upcoming travels to the next exotic location every time we meet.

This is also the same for most Singaporeans.

In my last job, I felt as though I was being worked like a dog. The company was very strict – I had to be in office before 8.45am and could only take my lunch at 12.30pm – 1.30pm (there were no exceptions). Our phones and computers were all tracked, and we had to record our activities within an internal system every day before we were allowed to knock off. We were expected to do all of our research and preparations before coming into office – office hours were strictly for discussions, meetings, operational paperwork and calls only.

Everything and everyone was being micro-managed down to the smallest details. Outside of work hours, I was either at (compulsory) dance rehearsals or back home at my laptop preparing my research for the next work day. I was surviving on only 5 hours of sleep every day, including weekends, and I felt more like a zombie than anything else.

I was unhappy, stressed and so burnt out from work, and it felt like I was permanently counting down to my next vacation.

In the end, I decided that I didn't want to live that sort of life anymore and resigned. I took a slight pay cut and went to a smaller company which I had turned down a job offer from six months ago.

Thankfully, they hadn't yet found anyone suitable to fill the role, so I got the job.

When I resigned, I made a promise to myself to **build a life that I didn't need a vacation from.**

Today, I love what I do, I'm in better control of my time and activities, and I no longer feel as burnt out or unhappy like I used to be. The only vacation I took this year was to Langkawi for a simple beach holiday, in contrast to the various (and more far-flung) countries I momentarily escaped to in my previous job. I'm still far from a truly free life (my finances simply aren't enough at this point to afford that), but I hope to reach it before I'm 40.



We've been taught from young what success (should) look like – a high-paying job, a fancy job title, driving around in a sleek car, a landed apartment... But no matter how many branded goods you own or how rich you are, all the money in the world cannot buy you happiness.

Why do I save so much? Many ask why I "ill-treat" myself when I choose to eat at hawker centres instead of the cafes that my peers are dining at, but I don't feel like I'm depriving myself at all.

YOLO and FOMO are concepts used by many to justify their spending – but they are meaningless trends to me. I get shunned by some for being different, but I really don't see the need to follow what others are doing, nor follow the chase for material wealth at all.

Instead, I look forward to the day when I have enough savings and passive income from my investments to be able to quit my job, and do whatever I want to do without having to be at work at 9am every day.



What about you? What kind of life are YOU building for yourself?

Category

1. Bank Accounts
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