

## How to avoid becoming a victim of Credit Cards // Guest Speaker at Credit Bureau

### Description

Speaking as a guest at the Credit Bureau later for an event to share about how not to become a victim of credit cards!

I initially suggested talking about how to use credit cards smart and why it can be so much better than cash (as long as you're aware) but the organisers said the victim topic would be more suitable.  
#dayrefinance

This will be my first "public" event speaking as Budget Babe this year omg I hope I don't screw up haha. Need to rehearse my slides later during lunch!

Also, for all of you waiting on the 30 Dec confirmation email, do wait for it till next week k? Trying to send out early but we haven't drafted the emailer and the e-ticket yet soâ?! Paiseh!!



Photo from tonight's talk! Thanks CBS and SingSaver for the invite!

Back from the talk! Wah there's a few talks in this series organised by SingSaver.com and the Credit Bureau of Singapore (CBS) and today was the biggest turnout so far apparently! So glad to see a few of you readers in person â?°i,•

One of the audience told me I seemed quite natural given that it is my first public event as SG Budget Babe but haha he doesn't know that I rehearsed the entire flow and words beforehand during lunch ð???

Summary of my sharing:

ð??? pay off your credit cards debts on time and in full every month. Don't just opt for paying the minimum fee because you'll just be giving free money to the bank in interest payments and interest for the interest ð???

ð??? always have an emergency fund on standby

ð??? pay only what you can afford to pay off at the end of the month. Avoid cash advances if you can

ð??? balance transfers are a double-edged sword. Use it well and you benefit. Use it badly and the bank benefits.

ð??? cultivate a habit of checking your credit score at least twice a year or once every quarter.

ð??? improve your credit score! Take steps to improve your credit standing (should I do a full blog post on this?)



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Went shopping at Ion Orchard with N and I couldn't resist taking a photo inside the Åtude House shop when I saw they had a Cinderella carriage! OMGGGG.



Close-up! How pretty is this carriage ð???•



We also went shopping for wedding rings, and concluded that Love & Co was the most expensive shop from the Ion Jewellery Street. Their design was really pretty BUT luckily we stuck to our original plan of seeing other shops before committing, because we found even better (and affordable) ones!

Feels so surreal that we have actually reached this stage of shopping for wedding bands together! ð???«



On a side note, my arm has been absolutely RAVAGED by some new crazy breed of insects! The doc says I might be allergic to their saliva because once bitten, the area SWELLS, radiates heat (seriously) and becomes an angry patch of red. It also itches like crazy but I try not to scratch. Once it heals, this is the aftermath ð???

Worried that the scarring won't fade in time before the wedding, so I'm heading to the doc this week for laser treatments on these patches. Praying that they work!

#dayrebrides any similar experiences or tips on how to lighten the scarring? I'm seriously worried that it'll look hideous on the actual day photos ð???

### Category

1. Credit Cards
2. Savings

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