

My Life Story

Description



Feeling a little sad today because a news article reminded me of how my dad lost our money in investments when I was young. #bblifestory



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Too many people are sold financial products they don't quite understand. Many are swayed by their bankers or financial advisors, whom they believe are more "savvy" than them and have better "lobang".

That 68-year-old civil servant who lost his life savings to bond investments? That could have easily described my dad, except that he lost ours at a slightly younger age.

My parents think I was too small then to remember, but that image and sound of their voices screaming at each other will forever scar me for the rest of my life. That moment when my mum found out that my dad had gotten his fingers burnt in the stock market, and lost all the money meant for my university fees.

I act like I've got everything in control during university, but none of my schoolmates know that I nearly didn't make it there. The bitter truth was, we had no money.

I've always wanted to be an author while growing up, so it was natural that I wanted to head to either NYP or NP after my O levels to further my writing.

I didn't see the point of going to JC â?? to me, JC was for those who didn't know what they wanted to do yet. But my parents put their foot down.

So I had no choice but to give up and pray for a miracle instead. I decided my last chance would be in getting a scholarship.

There was only one problem! I wasn't exactly the brightest kid in class, much less among the cohort.

My grades were pathetic. Yes, I did well enough to get promoted each year, but I was always average, or just slightly above average. My percentile would always be 50 or 60th percentile. Nothing fantastic.

Definitely not scholar material.

But I decided to change my own fate. There have been people who earn scholarships not through their brains, but by virtue of merit and hard work. I decided to just focus on doing my best and let the heavens take care of the rest.

I even used the Ernest Wong (teacher of motivational coach Adam Khoo) method which he taught me in high school, and wrote out a pseudo "report card" for my A levels which I could look at everyday to try and subtly convince myself that would be the report card I'll be getting. It had all As.

I hung this up next to my bedside where I would see it every night and morning, next to my Elvin Ng poster (lol, had a girl crush on him in the past).

But deep down in a very small corner of my heart, I knew that I was asking for was almost impossible. It would take a miracle for it to happen.

My prelims results only reaffirmed that belief. I didn't do too well, and even got a U (ungraded - means too lousy to even get a grade -) for math.

I HATE MATH. It is the bane of my life, even up till today. Even my math teacher told me I needed a miracle or I would fail my A levels as long as I got even just one U.

Each time I walked out of the exam hall during the A levels after finishing a paper, I never felt like I did well enough to be given an A on it.

Thank goodness for this scheme called the BELL CURVE. It measures your academic performance against everyone else sitting for the same paper in that year, so your grade will be relative to others instead.

So to get A, as long as you're better than 70% of the cohort (i.e the top 3 in 10), you'll get there.

On the actual results day, I was chit chatting with Elaine to try and calm my nerves. We didn't pay attention to the principal â?? what she was announcing first was the overall school performance, followed by the top batch students, then top for CCAs, before we would be released to our respective form teachers to get our individual results.

Elaine stood a chance of being announced at the CCA portion as she was VP of the photography club, so we decided to ignore the front 75% of the talk.

Halfway through our conversation, everyone around us went silent. People started turning around to look at us, and my first thoughts were "SH*T did we just get caught for talking and not paying attention to the principal".

Then Elaine nudged me. "Erm you might want to look at the screen".

(Me in my head) die liao is it my name is on the screen for being rude during assembly.

So I sheepishly turned around to face the stage and the principal, and got a shock of my life.

My name was indeed up there on the screen, but it was for something I never imagined possible.

Top Students for A Levels 2008

Students who scored straight As in all 7 subjects for the 4 H2 + 3 H1 combinations areâ?!

I only recognised my name, and that of one other girl. The rest was a blur.

Someone then kicked me (I forgot who) and told me to stand up. I slowly stood up, not quite sure what was going on, and then the whole hall burst into applause.

I looked at Elaine's face and she had the same look of shock as I did. Was this really happening?



My actual report slip, exactly the same as the pseudo one I created a year ago. Miracles DO happen.

Suddenly everyone was coming up to me to congratulate me. My bio teacher even told me, congrats I knew you would do well! (I rolled my eyes because he always scolded me in class and called me stupid zzz).

My GP and Math teacher came up to me and said, wow that was a surprise! You know, none of us teachers were expecting your name there. But congratulations, you've earned it!

Yup, earned it was the correct term.

When I reached home, my parents then said great! Now you can finally become a doctor or a lawyer!

Wait WHATTTTT? Didn't we have a deal that I could pursue my writing further if I did well?

"Girl, don't waste your straight As! You don't know how many people want to be in your shoes now. If you got a few As, then ok. But straight As, you have to become a doctor or lawyer and make our family proud!"

Whose dreams were I supposed to fulfil? Isn't this MY life, my dreams, my aspirations?

My mum even had the guts to tell me a few years ago that she always KNEW I was going to make it to university, and that's why they spent all that money on tuition for me instead of my sister. Because I was the smarter one.

RUBBISH. I rolled my eyes, but merely smiled at her because #fillialpiety right.

Both my parents even told their relatives and colleagues about it, and I was suddenly getting calls from aunts / uncles whom I hadn't spoken to since CNY, coaxing me to go to law or medical school.

To all of them, I politely said, I'll think about it. But I didn't need to think about anything, because I knew what I loved and wanted to do. I STILL wanted to be an author, and WRITE.

In the end, I got my way. I told my parents a deal was a deal and they couldn't go back on their word.

Fast forward to today, although I still haven't gotten any book published, at least I'm author of SG Budget Babe. Thanks to the Internet revolution, I'm now able to be a self-published writer (albeit on a

blog) and write about things that I want and believe in.

By a twist of fate, that had somehow led me into the financial writing world, and I've no regrets.

But I still do hope that one day I'll be able to show my kids, look, this is the book that mama wrote!

Thanks to this week's EP @eustaciatan

for answering my questions, I might finally be able to self-publish next year. Will put this on the to-do list for 2017. Now the question would be what to write about.

Should I do a book on personal finance 101 for beginners?

Or investing for beginners?

Or a motivational book?

Or a General Paper assessment book of model essays? (I'm a GP tutor on weekends la ð??)

Or a book on investing in bonds vs stocks vs real estate?

Category

1. Family