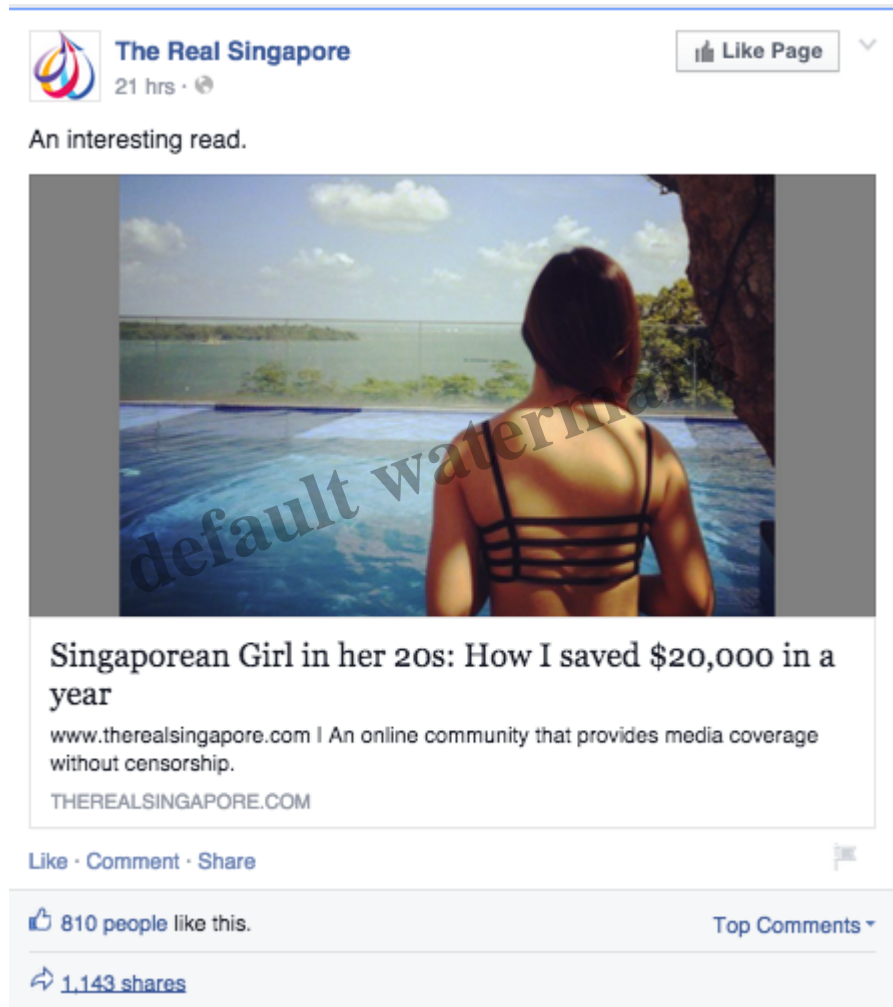


## Responses From “How I Saved \$20,000 A Year”

### Description

My friends have just informed me that my article was featured on **The Real Singapore** yesterday, so I went to check it out. Some of the comments really amused me, so I thought I’ll do a post on them as well.



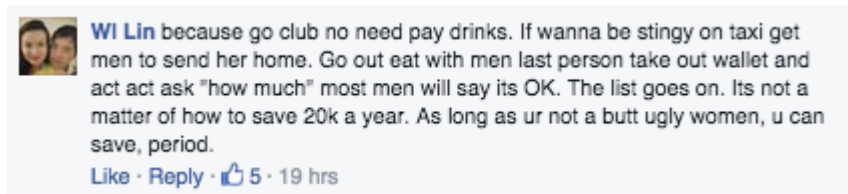
I’m not a paid influencer, so the concept of over 1,000 shares is still foreign to me. But thanks guys! I really hope my article, and this blog, has inspired you to start saving too and shared some good saving tips ? My intention for this space is also to share on life and career as well, so do check back if you’re keen.

Okay, now for the comments.

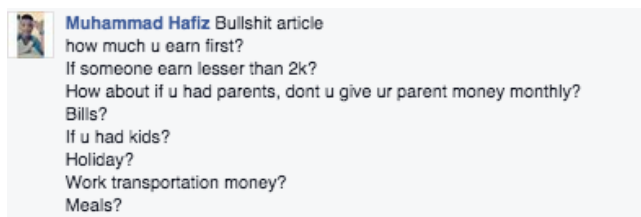
As most of you regular readers / those who comment on my blog would know, I try my best to reply each and every one of you. I also reply to all the emails you guys send me. But since Facebook requires me to put my face to the posts (and as you know, I rather keep my identity secret to protect

my loved ones), I thought I'll address a select few here instead.

First of all, let's look at the dumb keyboard warriors:



I said avoid clubs, or skip clubs totally. Also wrote an article on how guys should stop being stupid and spending so much money on girls who are not even interested in you. For the record, I have never accepted a paid taxi ride back home from the clubs either. But yes, I know of girls who have. Again, generalization is a crime.



If someone earns less than 2K, then let that someone write about saving, because I'm clearly not the best person to do so. Furthermore, in the beginning of my original article I wrote that I give my parents \$200 each monthly. Hilarious, this person obviously can't even read to save his life before jumping to "bullshit" conclusions.



Maybe you need to read [this](#).



Actually, my social calendar is full enough for my liking. Aside from having plenty of friends, people who respect me, cash in my bank account, my boyfriend also happens to be pretty handsome and who once modelled for Gucci in a magazine ad. If you're wondering, no, he doesn't pay for all my expenses. We are pretty much 50-50.

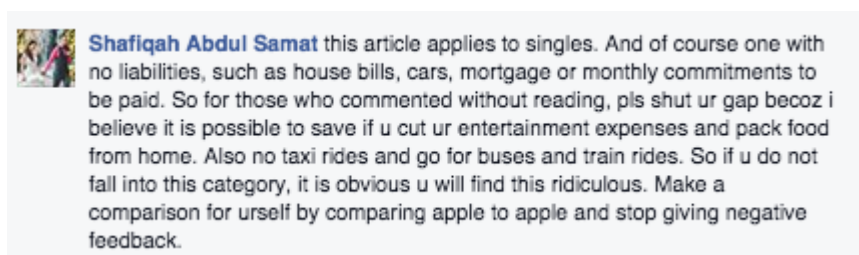


Wow, talk about slander. If I wanted to pick a fight, I could easily sue this Tan Ka Meng (and win the case) while rallying thousands of Singapore women behind me on this as well, but he's smart enough to post behind a fake identity. Just look at his profile:



If you have the guts to post such a slanderous comment, why don't you have the guts to post under your REAL Facebook account?

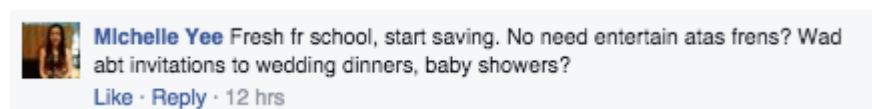
Anyway, dumb-keyboard warriors are just all of that – amusement. So let's look at the smarter ones:



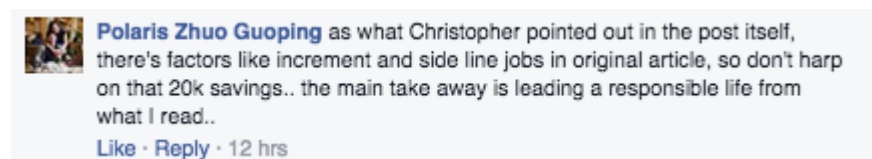
Thank you Shafiqah. Yes, you see, the main people who will be haters on this are the ones who find it hard to save because *they spend unnecessarily and are unwilling to give it up, while being jealous at the same time that people are saving more money than them.*



Smart guy! How did he know I cut my hair at Snip Avenue? Hahaha. Also, I cut my bangs myself, so I only have to go to the salon about 3 – 4 times a year to trim my whole hair. Recycling or selling lucky draw prizes, corporate gifts and unwanted presents are also a smart way to reduce expenses while getting some extra cash sometimes. The smart ones have been doing this since the beginning of time.



“Atas” friends? Get rid of them, or just don’t hang out with them too often. Easy. Wedding dinners and baby showers? Easy. Attend only the ones you actually care about to give a decent-sized red packet.




Exactly. What was the purpose of writing (and you reading) the article? It was to share on savings tips and strategies that helped me build my money. What you choose to focus on and whether you apply



these tips to your own life is completely up to you.

 **Ek Seng Ng** i saved up 12k during NS...thats an achievement..  
Like · Reply ·  30 · 20 hrs


Now *this* guy. The real achiever. Don't NS men get an average of \$800 – \$1,200? I really salute him! And see? It's possible.

 **Keith Lee** It's very easy for women to save lots of money by cutting down on corners and excess.  
  
Ask them to stop buying a few branded bags, signing up for slimming package and chasing celebrities and they can easily save up to a few tens of thousands in a year.  
  
It is a rare gem to find a women not affected by materialism and surface value in life.

This Keith speaks a lot of sense, and this is what I wish more Singaporean girls knew as well. Branded bags, facials, massages and slimming packages are a waste of your money. You'll be better off putting that money somewhere else.

 **Applepie Guo** I earn less than her and give the same amt or more to parents. 20k is very attainable if you do not have to pay for further studies or have other commitments likr car, housing, etc.  
Like · Reply ·  5 · 20 hrs · Edited

Lastly,

 **Minz Wang** She no health insurance. That's bad...  
Like · Reply · 16 hrs

Smart Minz! I'm currently still drafting a post on insurance, as I realized that my savings are going to end up in smoke one day if anything happens and I get hospitalized. Thus I'm in talks with my friend now to arrange for health coverage. Will blog on this once all my files are in order!

## Last Words

The article was meant to share on saving tips and encourage people to start saving too, not draw attention on how much I saved.

For all of you who have been supporting this blog and writing in with your encouragements, I thank you. We can never win against keyboard warriors, but you know, if you implement some of my savings tips into your own life too, it'll be us chuckling to the bank at the end of the day ?

With love,  
Budget Babe.

## Category

1. Property