

#howisavemoney

Description

Tag your #dayrefinance post too with #howisavemoney for the rest of us to read! ?

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It makes me so happy to see more Dayreans blogging about how they save money – thank you for tagging me as your inspiration @thegirlwhogrowls @sherrythia I've waited a long time for this because back in 2014 when I started blogging about my personal finances, I was getting SO MUCH SHIT (esp from guys) for it man.

– "must be she make all the guys pay for her la" (hello, sexist much?! I go Dutch on 9 out of 10 dates ok)

– "wah she must have no life" (I'm very happy with my lifestyle, tyvm)

– "must be she damn stingy / miserly / cheapo, that's why she can save so much" (hurhur if you don't know the difference between frugal and cheapo, read my previous Dayre post tyvm)

– "must be cos she never give her parents money / living off her parents. so unfillial" (excuse me?!? I give / gave more than my friends who earn higher wages than me do okay!!!!)

and lots of other hurtful remarks la wahlau I still remember reading all those toxic comments on Facebook, and thinking – there must surely be other girls like me right?!?! Girls who don't care for branded stuff or expensive restaurant dates, girls who believe in being financially independent and not make the guy pay for everything, don't care for much shopping, etc.

So it really makes me so so happy to see more girls write about their saving / spend habits nowadays ?

Today I thought I'll do a lookback / summary post on how I save money in different areas of my life!

Saving money on food & drinks

You're more likely to find me at hawker centres than a cafe.

I sometimes prepare my work lunches from home and make simple dishes like pasta, fried chicken, baked salmon, mushrooms, soup, etc and warm up during lunchtime.

I don't eat at cafes or restaurants too often, and when I do, I'll usually be using my reward apps such as The Entertainer (1-for-1), MilesLife, Fuzzie, etc.

(Reader promos:

- Fuzzie: SGBB2018
- Mileslife: SGBB1000

There's a special rate for The Entertainer app if y'all wanna get that, but I can't remember the details of the reader offer that they gave me! Y'all can retrieve from the Cashback Guidebook if you want k ?)

I buy my own coffee powder to DIY coffee cos getting Starbucks / Kopi Siu Dai can add up to quite a sum.

I don't really drink bubble tea. Probably just 1 to 2 times a month? ? it's healthier for my wallet and also my weight.

Whenever possible, I pay by credit card cos there's cashback / rebates to get hehe. Another payment app I use occasionally is Fave, but I won't really recommend it la cos utility is quite low vs the competition. Even PayLah at 7-11 OR some hawker centres work!

Tip by @andreas : the Eatigo app also offers 50% off restaurants at off-peak hours! If you're not bound by office hours in your job then maybe this could also be worth exploring?

Saving \$\$ on clothes

I repeat my outfits. No shame. Shame on YOU if you judge me for it (don't you know about the impact fast fashion is causing to our environment?!?!)

My budget is

<\$20 for tops / shorts / skirts

\$20 – \$30 for a dress / pants

(and I try to stick to this unless...temptation!)

I invest in good basics that I can swop around easily to form new looks and combinations.

I love shopping at Temt for my work clothes ?? cheap and good ok.

I accessorize with statement earrings to spice up my outfits.

I also absolutely LOVE getting secondhand clothes from fleas #dayreflea or Refash. Have snagged some brand new / almost BN brand items from TCL, Love Bonito etc at a fraction of their usual prices that way. You know that exhilaration when you find a gem at flea markets? PRICELESS. one of my current fav dresses was a piece I picked up secondhand (the author never even wore it wtf) for just \$12 and I LOVE IT.

NO SHAME with secondhand / repeating my outfits. Shame on those if they judge you! ?

(there's nothing wrong in splurging once in a while on a good piece that you really like / can't get out of your head. I'm referring to mostly regular wear here though, not the fancy one-off kind of clothes for special occasions!)

Saving \$ when online shopping

I buy lots of stuff online from #Taobao wherever I can. Other shopping sites or apps I frequent are Shopee, Carousell, Qoo10, etc, especially when there's sales or promo codes!

I ALWAYS use Shopback when shopping online to chalk up rebates ?

I also always check for coupons online before I buy.

I also pay in local currency whenever possible, such as in USD for Colourpop and EUR for ASOS, usually paid through DBS Multi-Currency Account so I avoid forex and DCC merchant fees. It's also so much cheaper that way, and I only wish I knew about these hidden fees much earlier! (realised it only in 2016)

I've a whole post on the blog this week on this topic, so you can read www.sgbudgetbabe.com if you wanna learn more on this too!

Saving \$\$ on travelling

I used to be able to save a lot of money by planning months in advance, sometimes as early as half a year prior, and that helped me to get really cheap flight tickets and lodging most of the time. I also couchsurfed a lot when I was still studying, which gave me a place to stay for free! ?

However, my lifestyle today doesn't really allow for that anymore, and neither does my husband's. So nowadays we try to save in other ways – eg. travelling during off-peak season, buying on discounts, etc.

We fly either budget (short trips) or economy only, because we see more value in spending on activities than just those few hours on a flight.

We NEVER pay for any of the in-flight frills like snacks, pillow, internet access, etc. The only exception is that sometimes we'll add on a meal if the flight is too long, but we'll save money by sharing it instead of having one each. And then eat once we get off the plane haha.

For in-flight entertainment, we binge-watch movies / drama episodes on our Viu app!

We bring an empty water bottle each to fill up right before we enter the airplane, so we can keep hydrated for free during the flight.

We use Shopback to get cashback on our travel bookings wherever possible (just used it last night again for our upcoming trip!) and also Klook is my go-to place for savings on travel activities (not to mention the huge convenience and safety considerations!)

Oh! We also don't really pay for check-in luggage and we opt to backpack wherever we can. Last year

we backpacked on our honeymoon around Italy as well! ? it was much cheaper + convenient too. In fact I think as a couple, we've never once paid for check-in luggage on all our trips!

Saving \$\$ on beauty / makeup

I'm a firm believer and invest in quality skincare so I don't need to rely too much on makeup. My daily regime consists of mostly organic skincare which I feel is better for my skin in the long run. I also mask 2 – 3 times a week.

I only pay for facials if it's laser facials, or IPL. Anything else that I can replicate at home for cheap, I won't pay for outside, especially not to some China beautician who just hardsells their packages and products all the time!

I try to keep my makeup to a minimum – max. 1 to 2 of each item at any one time (blusher, foundation, mascara, eyebrow pencil, concealer). The only exceptions are my lip and eyeshadows because #colours ??

My skin doesn't take very well to products with too many chemicals, so I avoid chasing new launches and beauty fads. Better for my wallet too ?

I try not to follow too many beauty or even #dayrebeauty fads, although sometimes I fall prey to them! Like Colourpop matte lipsticks, which I later regretted cos they dry out my lips too much and I sold all but 1 + 3 sample tubes! Or even stuff like the Fenty Beauty launch etc...I ask myself first whether I really need another foundation / eyeshadow palette and that usually stops me from buying!

Other general saving strategies

? 1. I save before I spend.

My wages go into a savings account, and I then withdraw a few hundred to another account every month for my living expenses! I find it so much easier to save before I spend rather than save whatever I have left from spending by the end of the month.

? 2. I maximise cashback tools (cards and apps) whenever I can.

My friends call me Cashback Queen! LOL and I've even written over 50+ pages of how to really hack cashback in Singapore in the free SGBB Ultimate Cashback Guidebook 2018, which I published on 1 Jan 2018! It's quite an extensive list to getting cashback / cash rebates so do read it if you haven't already ?

? 3. I don't (and see little point) in buying branded.

I don't see why I've to pay more for an established brand when another lesser-known one gives me similar quality for a much lower price. I buy house brands fairly often too, and love scrolling through IUIGA (am still contemplating buying their pink cleansing tool which is supposedly a dupe for the Foreo!) as well!

My take is simple – if the quality and design is worth the extra money the brand charges, then yes, I'll

pay for it.

But if it's paying just for the PRESTIGE that comes with owning the branded item...then nah, I couldn't care less. You can keep up with the Joneses if you want, but I prefer keeping my financial security lol.

Category

1. Savings

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