

A safe space for you to ask your questions on personal finance.

Ask, and you shall receive.

Having a Personal Finance Tribe

Description

Have you ever felt down because your friends, colleagues or peers are judging you for trying to save money?

Or perhaps you previously were labelled with some really hurtful remarks like "cheapo" when you're really just being frugal, and moreover NOT at anyone else's expense. Seriously, we should never be made to feel bad when we want to do meal prep or eat at a hawker because we're on a budget, but somehow you'll still meet people who don't seem to understand that.

And the funny thing is: all these people who are so quick to judge and slam you for it – will they be around to help you when you're down and out? Will they lend you money? Will they save you from your debt?

Probably not.

No wonder so many <u>high income-earners are still "poor"</u>. I know of several folks who earn upwards of \$8,000 a month but yet hardly have any savings to speak of. They say it is close to impossible, but is it really when some have managed to save \$20,000 on a \$2,500 wage?

I'm lucky because ever since I started on this journey, I've met many like-minded friends who are also pursuing the same goal of FIRE (financially independent, retire early). Be it learning from one another's experiences (or mistakes) or sharing the latest deals to help us save more money, I've benefitted from the friends and fellow investors I've made along the way.

Having such a support system has really helped, because when you have a tribe to discuss money matters with, your financial troubles no longer seem as daunting.

So where can you go to find such like-minded folks?

Here, that is.

I hope that I can pass it on, and help you with the same.



questions on personal fin

Together with the folks at Seedly, we've created a community for all of you to get help from like-minded people on your finance journey.

I hate judgment, so any trolls or mean cyberbullies will be weeded out. Beginners should have a safe place for them to ask questions without feeling *"paiseh"*.

If you are looking to up your personal finance game and become the last sandwiched generation, then this is for you. Find your fellow budget babes, budget parents, and even the budget hunks lol. Whether you have a question or an answer to share, head on over to **learn and join the community here!**

Some of the questions we address include:

- What is the best cashback card?
- Which savings account will give me the highest interest?
- How do I save money while raising my child when everything is so expensive?
- How should I plan for my child's future?
- What insurance should I get for my family? Is life insurance REALLY necessary?
- My spouse isn't taking the load of our family finances. What should I do?
- What are some side jobs that I can do to earn extra cash?

Whether you're a beginner or someone who loves helping others with your financial tips, we hope this place will become your safe harbour to accompany you on your journey. I'm active on the community as well and will help with your questions wherever I can!

What's more, to spread the good cheer during Christmas, we're playing Secret Santa!

You stand to win **an all-expenses-paid trip for 2 to Bali** for joining and participating in the community. We want to build a safe space for folks in Singapore to discuss cashback and personal finance matters, and you're part of that.

Win a 3D2N All-Expenseto Balifor 2 **3 x WINNERS** Follow SG Budget Babe on S

All you need to do is to join the community here and be among the top 10 active members to stand a chance to win! You can earn points by either asking questions, answering them, or even upvoting your

favourite answers if you're too shy to participate.

ALL the users who are on the Top 10 leaderboard will walk away with prizes this Christmas. We're not kidding!

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Learn and be rewarded at the same time, what's there not to like? But most importantly, we hope this tribe will benefit you and everyone else, just like how having one helped me in my earlier days.

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GIVEAWAY: All-Expense-Paid Trip To Bali For 2



You can find more information about Seedly's Secret Santa community giveaway here.

I'll see you there!

With love, Budget Babe

Category

1. Savings

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