



Here's What You Can Do While Staying Home

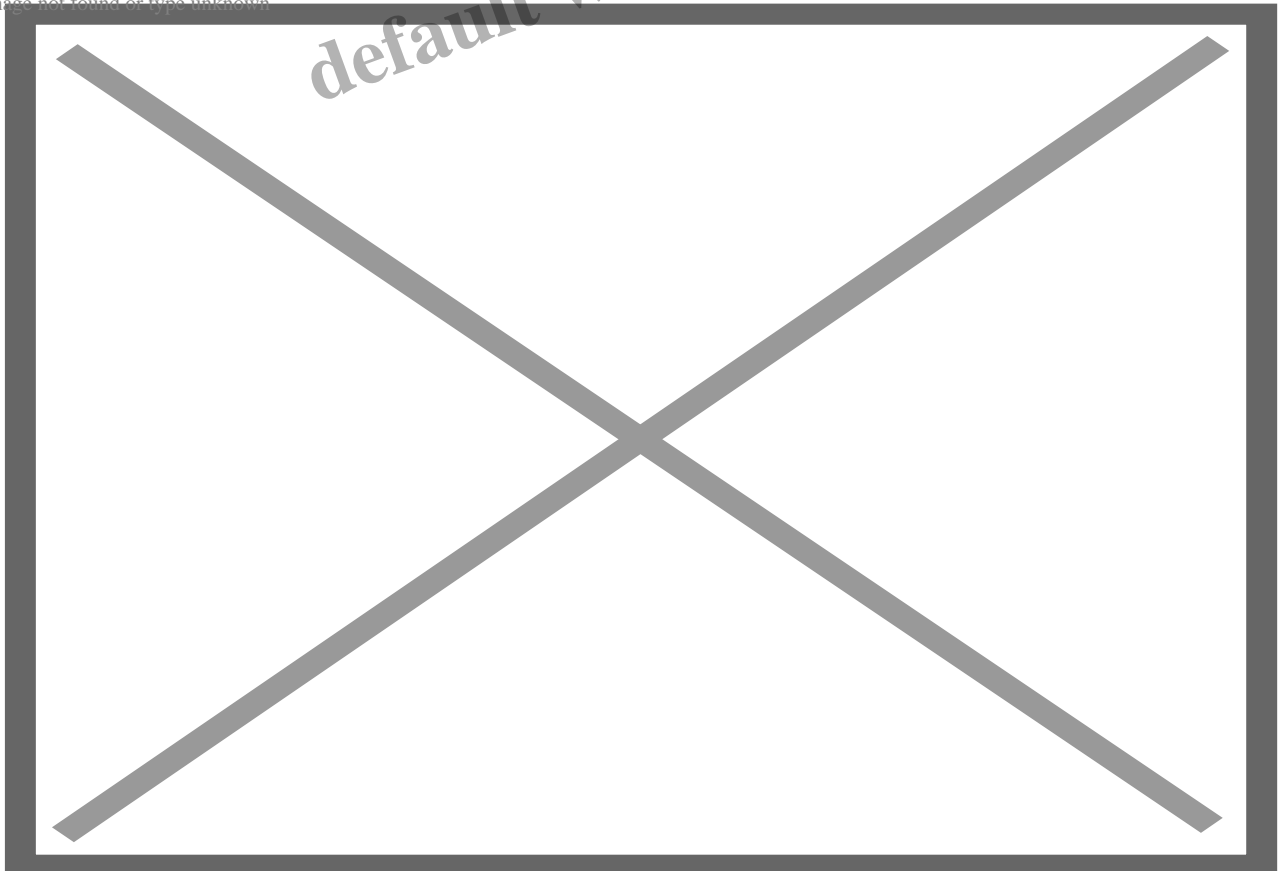
Description

Not sure on what to do now that you're stuck at home for the rest of this month? Here are some ideas!

While we don't know how long this "partial lockdown" will last, what we can control is how we choose to respond during this crisis and how we spend our time.

As much as you're tempted to just Netflix and chill this whole month away, why not think about how to use the time productively instead? *(On top of spending quality time with your family)*

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Here are some ideas on what you can do online to emerge as a better you once this is over:

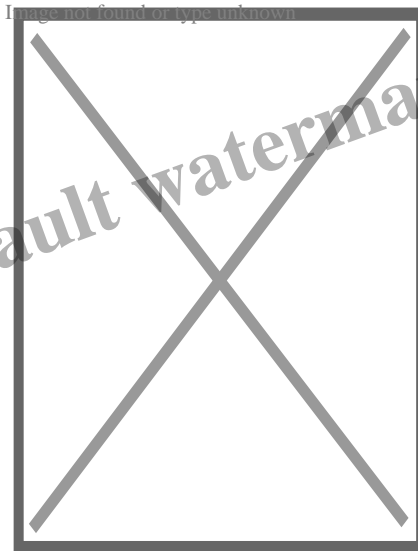
Pick Up a New Skill

Always wanted to learn a new skill but never had the time (or energy)? Well, now you do. Thanks to the Internet, we now have access to a wide array of online courses and lectures without ever having to step out of our home. Here are some good resources to start with:

- [Free courses from Harvard University](#)
- [Free courses from edX](#)
- [Free courses from Coursera](#)
- [Courses from ALISON](#)
- [Learn how to code from Codecademy](#)

Learning portals like [Udemy](#) and [Coursera](#) also offer a wide variety of courses – both free and paid – for you to choose from, regardless of the subject or topic that you're keen on learning.

Aside from knowledge-based courses, you can also pick up a new skill. [Check out these free photography courses that Nikon is currently offering.](#)



Clean Up Your Personal Finances

If you've been feeling lost on this #adulting journey and have yet to clean up your personal finances, now is a good time to start.

No clue on how to start? Here's a quick checklist:

- Review **your insurance portfolio**, paying close attention to your biggest financial risks. Make sure you have coverage for those.
- Make a **CPF Nomination**
- Write a **will** ([check out how here](#))
- Draft and submit a **Lasting Power of Attorney** ([the Office of the Public Guardian has extended the LPA application fee waiver for Singaporeans until 31 August 2020](#))
- Build or tidy up **your retirement and investment portfolio** (not sure how? [Get your Comprehensive Financial Planning done with MoneyOwl here](#) – free during this COVID-19 crisis – read my review here)
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Build or review **your emergency funds**

Start a Side Hustle

A side hustle offers two main benefits – (i) earn and save more money and (ii) provide a buffer against your job, especially in times like these where job security is fast disappearing.

The best approach would be to start something that you love doing, so that you won't feel burnt out from it. Love teaching? Try giving tuition! Enjoy baking? There are plenty of home bakers earning decent income from selling their bakes online.

[Get ideas on starting a side hustle here.](#)

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Learn How to Invest

You work hard for your money, but is your money working hard for you?

Inflation erodes the value of your money with every passing year. To keep up with inflation, you need to learn how to start investing your money so that your money continues to grow – and there are plenty of financial instruments out there for every risk appetite.

Fixed deposits? Short-term endowment plans? Bonds? Unit trusts? Stocks or equities? Gold or silver?

[Check out my list of recommended investment books here to get you started.](#)

So there you go, who says staying home has to be boring? Use the time to learn all the things you've always wished you did, but never had the time to before.

Let's all do our part, and flatten the curve.

With love,
Budget Babe

Category

1. Family

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