

You don't have to spend money to impress anyone

## Description

The first step to getting your financial life in order is to acknowledge that you don't need to spend money you don't have to impress anyone.

A few years ago, I read about a Singaporean couple who spent over \$100k on their wedding to impress their families, colleagues and friends.

It was a far stretch for them - \$100k is a huge sum and worth many months of work. At the end of the day, they got into debt because of the wedding (seems like the angpaos didn't cover enough), their marriage started falling apart because of all their financial woes, and not many of their wedding guests cared to help.

Aiyo, for what?



Have you heard of the 5 Cs in Singapore?

Cash  
Car  
Credit card  
Condo  
Country club membership

Perhaps the last one is a little outdated, and people are now chasing after the latest premium yoga membership or what not.

Take a step back and ask yourself, are they really that important?

Many girls around the world hanker after the latest branded bags and outfits. That's normal. My previous female boss, for instance, thought it was a crime to be seen in anything that was NOT branded.

She used to tell me that I needed to "invest in myself" in order to impress clients and win them over, therefore securing my road to career success and climbing the corporate ladder (full story on Day 293). I remember being flabbergasted.

"They pay me just \$2500 a month (I take home less after deducting CPF) and expect me to blow a few months of my pay on a branded bag?!"

No way.

Sometimes we're scared of being different for the wrong reasons. We're afraid of being judged.

By who?

My fiancé tells me the same. Just the other day, he said he wanted to buy a sports car and a Rolex.

For what?!

So I can show my clients and colleagues that I've made it!

Really? Is there a need to? Why do you care about impressing these people? Are they important? Will they still be in your life 10 or 20 years from now? Will they stick around if you encounter hard times?

No. So why do we bother trying to impress such people if they don't matter?

There's nothing wrong in indulging in stuff that makes you happy. If you're a makeup junkie, spending on #dayrebeauty makes sense. But if you're like me, who doesn't care less for branded labels, then why should I be spending money I don't have to impress people whom I don't even care about?

My philosophy is to buy only what I need. And I don't need a branded bag when a simple, cheaper bag can do the same job. There are tons of cheaper and more cost-efficient alternatives around!

And if your friends or boyfriend judges it for you, then screw them. You don't need such people in your lives anyway.

Before I buy anything, I'll always ask myself a few questions.

- 1) is this a need, or a want?
- 2) is this worth it? Can I find a cheaper alternative elsewhere that is as good?
- 3) how many hours must I work before I can afford to purchase this?

Sometimes I'll walk away from the purchase and come back a few days later to get it if I'm still thinking about it.

But by using this method, I realised that it has really helped me to cut down on waste and items that are unnecessary in my life.

While I lust after a lot of makeup sets and clothing (Instagram-envy is real man), I only end up buying about 5% of the things I want. Branded bags don't really appeal to me, so thankfully I don't have any desire to splurge on that area.

When deciding to buy a house, N wanted a condo and I said no. We just need a place to live in, and a HDB will do the same job.

Why should you give in to peer pressure and waste your hard-earned money? If you truly want to get ahead financially in life, the answer should be a determined "no." Your success is measured by your work and NOT what you wear or carry.

At the end of the day, keeping up with the Joneses as an adult is just as pointless as it was when we were kids. Who still remembers the hype over Crumpler bags in the 2000s? I could never afford such an expensive bag, and I don't regret not having one.

Was my childhood compromised? No. Was I envious of friends who had it? Yes, but it didn't matter. I just needed a functional bag, and Crumpler or not, as long as it held my books fine that was all that mattered.



My life isn't dictated by the brands that I wear, but the style that I carry. Cropped tops are in? I'll wear them if I think they flatter me. Ripped jeans? No thanks, I feel awkward with holes in my pants no matter what fashion says. And trends come and go anyway, but there's always gonna be only one me.

Not everyone's lives look as perfect as they portray it to be on Instagram

In this age of credit cards, it is easy for people to charge whatever they want and worry about how to pay later. A friend of mine chalked up \$30k in credit card debt in this manner without realising it, and it took her a long time to pay it off.

In other words, just because someone appears to have everything doesn't mean they can always actually afford it!

Before you let the pressure to "keep up" get to you, look around and ask yourself if your peers' financial lives are even real.

Maybe they merely borrowed someone else's wine glass and steak for that shot while they ordered the cheaper salad for themselves. Maybe their clothes in that Insta-perfect shot you see are all sponsored and they didn't have to pay a cent. Who knows?

So don't chase meaninglessly. There's more to life than material goods.



The next time you feel pressured into buying something just because everyone has it or is telling you to, remember to take a step back and ask yourself if this is what you truly want!

Why must you live your life according to other people's standards?

Someone once asked me, why do you call yourself Budget Babe? That sounds so negative and so cheap.

But I'm known among my friends for always being on a budget and my roommate has been calling me BB (stands for something else though) for the longest time. I didn't feel a need to change myself.

And neither should you!

There's no reason why you should feel apologetic for being yourself, AT ALL.

So the best way is not to get caught up in what society deems to be in trend, to be the "norm", or what's "acceptable". There's far too much and we'll never catch up anyway!

Be daring, be brave. Live life on your own terms, and pay no heed to what others say.

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Thanks for all the supportive comments guys! Feeling all the love and I'm glad that I'm not the only one who feels this way.

I've just uploaded the high-res version of 2017 financial resolutions on my blog, so feel free to print it out if you think it'll be helpful to you! ð???

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