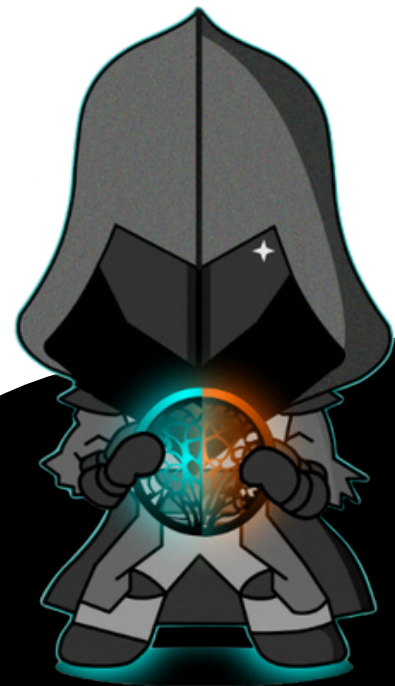




STAY WOKE!

DON'T SLEEPWALK THROUGH LIFE.
DREAMS DON'T WORK UNLESS YOU DO.



The Central Provident Fund is a key pillar of Singapore's social security system that helps you save for your future.

LET'S FIND OUT MORE!

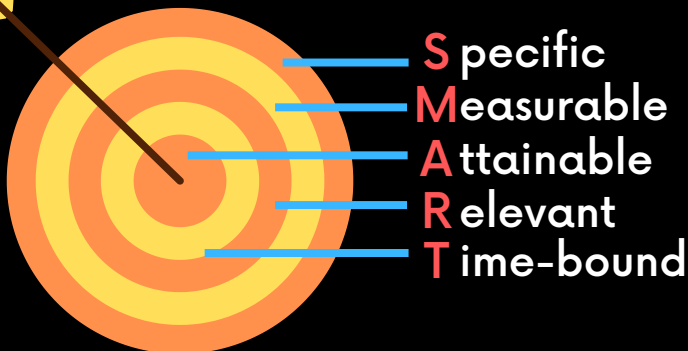
PLAN, YOU ONLY LIVE ONCE!

Having sleepless nights thinking about money stuff? Are your waking hours too riddled with worry & horror wondering where all your money went? If you want your waking reality to be better, it's time to PLAN even as you YOLO. Enhance your money foundation with these tips & tricks!



PAVE YOUR WAY TO FINANCIAL FREEDOM WITH THESE 5 STEPS.

1 Set SMART financial goals



2 Build your SAVINGS

Pay yourself first! When you receive your monthly salary, automatically save a portion to your savings account before you spend.



3 Pay off high-interest DEBTS



4 INVEST for the long haul



5 Maintain your BUDGET

Budgeting, when done right, should make your spending more efficient & effective, rather than restrictive. Keep the 50-30-20 budgeting rule in mind.

Have FUNds,
not just FUN!
Live the life you want
with the money you have.

NEEDS

50%



Working towards your financial goals may seem impossible (temptations galore!), but not if you prioritise your needs and wants. Necessities are things you NEED to survive such as food, transport, loan repayments, etc. No, not private hire cars, not bubble tea, and definitely not that limited edition sneakers!

FLEXIBLE SPENDING

30%



Did you know that spending money DOING things instead of HAVING things can make us happier for longer? While it's important to set aside fun money in your budget, what you choose to spend it on matters too.

SAVINGS

20%



Saving money is hard, and yet it's something we all wished we did at the end of the month. Aim to save up to at least 6 months of your take-home pay for rainy days.

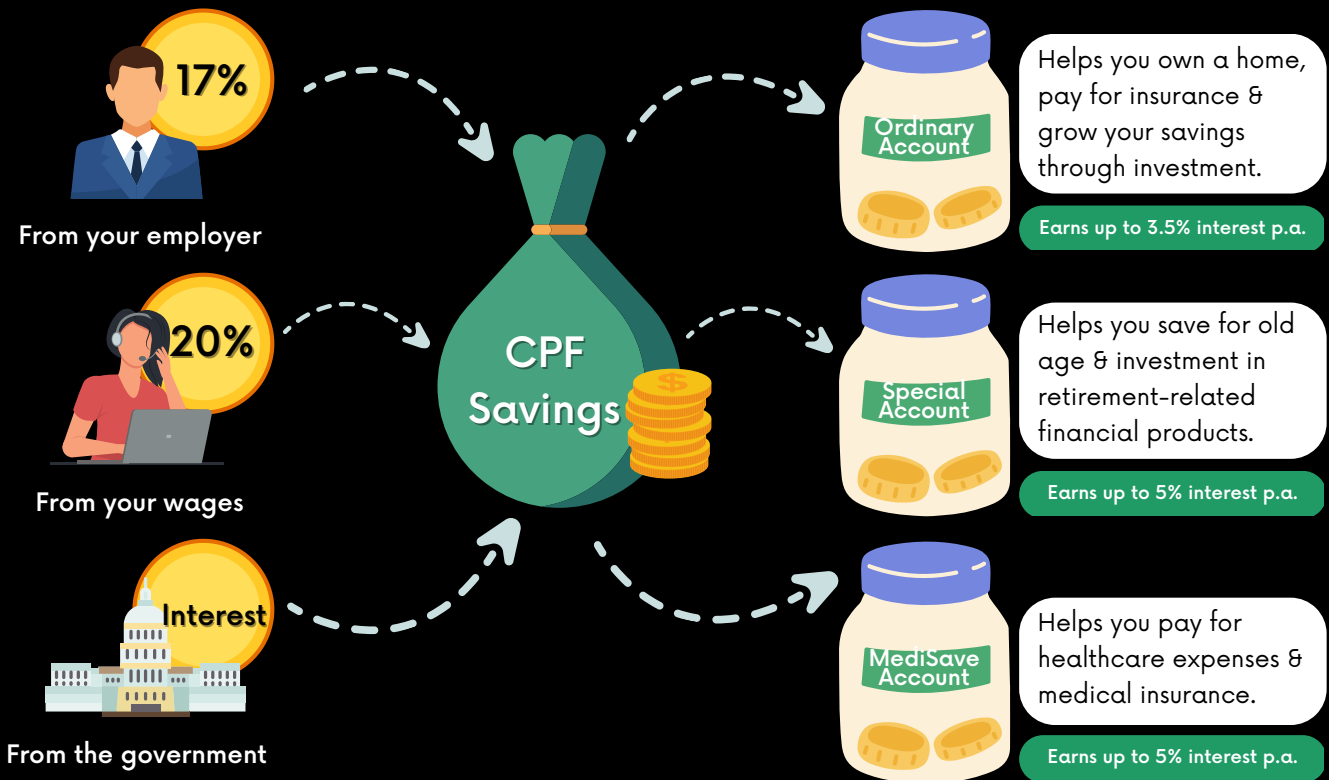


GROW, SAVINGS, GROW!

Sit back and relax as your savings grow with CPF!

With CPF, you are not saving alone. Your employer helps too. What's more, the government provides good interest rates to help grow your CPF savings faster.

SAVE FOR YOUR KEY NEEDS IN LIFE WITH CPF



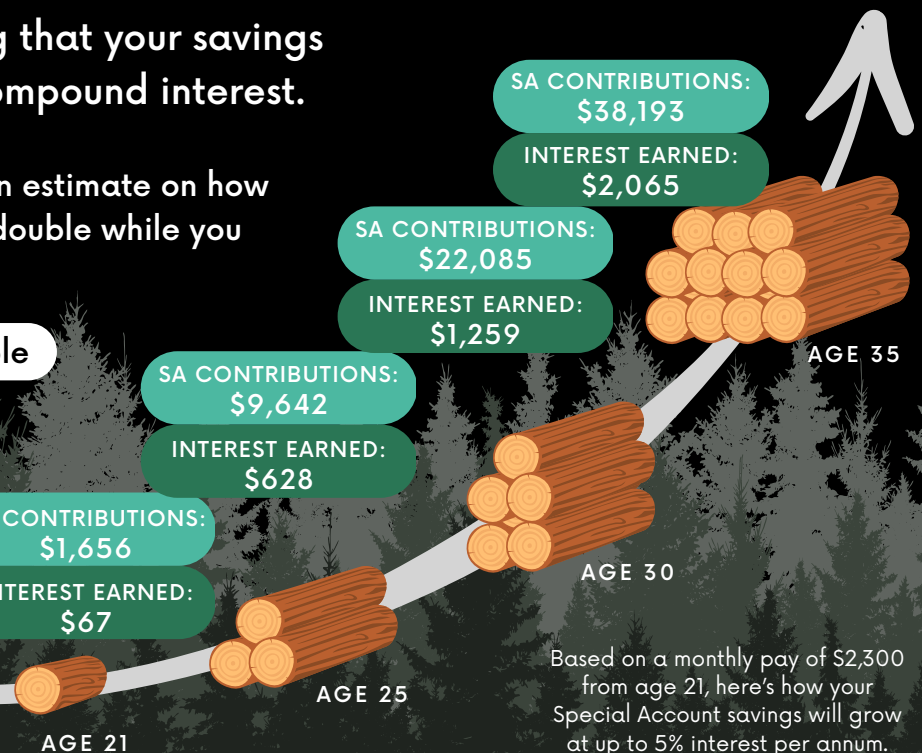
START EARLY, SAVE PLENTY!

Have a fitful slumber knowing that your savings grow faster over time with compound interest.

Using the Rule of 72, you can get an estimate on how long it will take for your money to double while you sleep. The formula is simple:

$$72 / \text{interest rate} = \text{years to double}$$

Guess what?
With compound interest, your money can grow magically while you sleep!



Based on a monthly pay of \$2,300 from age 21, here's how your Special Account savings will grow at up to 5% interest per annum.


TAKE CARE OF YOUR TODAY, TOMORROW & BEYOND!

Don't hit snooze just yet!

Make your money work for you by investing as soon as you reasonably can. By this, we mean that you have enough money for your monthly expenses, a healthy emergency fund & paid off all high-interest debts.


Take note!
Time in > timing.

USEFUL THINGS TO NOTE BEFORE INVESTING:

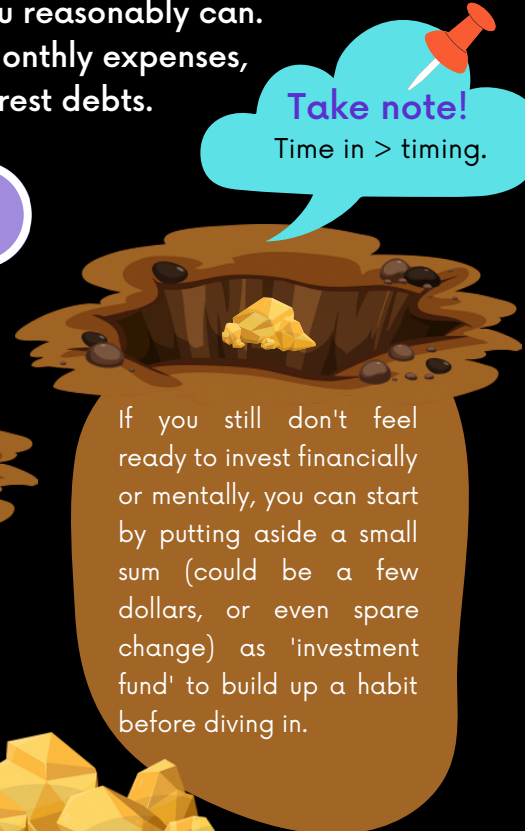


Never try to time the market. What's important is the time in the market.

The longer you can hold your investments (we're talking about decades, not days), the higher the chance your investments will reap good returns.



Diversify your investment portfolio so that even if one asset takes a loss, the money invested in others won't be affected.



If you still don't feel ready to invest financially or mentally, you can start by putting aside a small sum (could be a few dollars, or even spare change) as 'investment fund' to build up a habit before diving in.

ENSURE YOU ARE ADEQUATELY PROTECTED.

Tossing & turning at night agonising over the what-ifs? Insurance is about protecting you & your loved ones from catastrophic risk & expensive medical treatments. It's not about low-cost events that you can pay on your own.

Be prepared, but don't go overboard!
Buy only what you need to avoid overspending and over-insuring.

Ask yourself, do you really need additional coverage above what national insurance schemes like MediShield Life, Home Protection Scheme & Dependants' Protection Scheme have to offer?



Strike a balance between

COVERAGE

AFFORDABILITY

Before buying, do compare the cost of premiums. Look into the benefits, features & coverage of the product to assess if it meets your needs.