



Cost savings singapore

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Struggling to save money in Singapore?

Cost-Saving Hacks for OFWs in Singapore

Managing Cost of Living To help Singaporeans cope with cost-of-living ...

A more representative indicator of cost of living in Singapore is the Consumer ...

Previously, I shared some smart ways to manage your budget amid rising food prices.

However, food isn't the only thing that's gotten more costly. Everyday goods and services are becoming more expensive too - from property rentals to fuel, weekly groceries, public transport and school fees.

Case in point: I just paid S\$200 to service my one-year-old air-conditioner's four fan coil units, and it stung. According to the Goods & Services Inflation Calculator, this is about S\$26 more than what I would've paid in 2012! Add this to other price hikes in our day-to-day life, and it's easy to feel like it's becoming too expensive to just live.

Inflation causes the value of money to decrease which means you can buy fewer things and services with it or you have to spend more on them, i.e. your purchasing power shrinks. A higher cost of living usually means less money left over for your savings goals and discretionary, or non-essential, spending.

Adding to cost-of-living concerns is the goods and services tax (GST) rate which inched up to 9% on 1 January 2024.

How can you stop Singapore's rising cost of living from weighing you down?

Try my inflation hacks to cope with rising costs in Singapore, save more (yes, I kid not!) and stay on track to achieving your financial goals. (Incidentally, if you feel life is wearing you out, you might like some tips for coping with stress.)

Inflation hack #1: Grow your income as much as possible

Contact us for free full report

Web: <https://kary.com.pl/contact-us/>

Email: energystorage2000@gmail.com



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WhatsApp: 8613816583346

