

Today's win can help
you build a better future.
**MANAGE YOUR
WINNINGS WISELY**



For more information on how to
manage your personal finances, visit

www.moneysense.gov.sg



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BE A WINNER IN LIFE!

Manage Your Winnings Wisely



Dear Winner,

Our heartiest congratulations on winning the Singapore Pools lottery!

Have you ever thought about what you could do with the winnings?

Have you thought about how your winnings today could help you become a Winner in Life?

HOW?

Take charge of your winnings and personal finances!

Here are some tips to consider:

1

BE DEBT FREE. TAKE THIS OPPORTUNITY TO PAY OFF YOUR LOANS

Pay off your loans using your winnings, be it a study loan, unsecured credit debt or mortgage loan. Pay the debts which incur higher interest charges first, but look out for early payment penalties.



2

AVOID SPLURGING AWAY YOUR WINNINGS

- ▶ Draw up a budget for expenses. Be disciplined and stick to it.
- ▶ Avoid drastic lifestyle changes.
- ▶ Don't use the money right away.
- ▶ Think twice before buying on impulse.



3

FULFIL YOUR FINANCIAL GOALS

First identify your goals and find out how much you need. For example, you may like to save for your retirement or your children's education.



4

GROW YOUR MONEY BY INVESTING WISELY

Invest with knowledge. Understand the features of the financial products. Keep in mind the costs, limitations and potential risks involved in the market you are investing in.

Consider seeking financial advice from a qualified financial adviser. Visit the MAS website (www.mas.gov.sg) for a listing of representatives authorised to provide financial advice.



5

CONSIDER SHARING YOUR JOY BY HELPING THOSE IN NEED

