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|  |  | Jemma  Foreign Domestic Helper/Construction Worker/Janitorial services |
| Profile 20 – 40 years old  Philippine, India, China Demographic FDW:253,000 (End Dec 2018)  6.83% of workforce  Const: 284,900 (End Dec 2017) Potential revenue % of 32.6 billion remittance ([World bank report](https://www.worldbank.org/en/news/press-release/2018/04/23/record-high-remittances-to-low-and-middle-income-countries-in-2017)) |  | What do I need Scout around malls for free WIFI.  Spend 10% of their pay on mobile data prepaid (about $50 a month, a sizeable chunk of their salaries of between $500 and $700, to top up pre-paid cards for their mobile phones.)  Cheap way to transfer my hard earned money back home. What am I using now & why?Western Union Fees: $13 ($0-$50) - $120 ($2500-$3000)   Money Gram Fees: Transfer as low as $1 Transfer Wise Fees: Up to $135,000, 0.75% Fee + $ 3.50 USD What are my top used apps that influence me?Facebook Fees: $13 ($0-$50) - $120 ($2500-$3000)  [Straits Times Article](https://www.straitstimes.com/singapore/many-foreign-workers-in-singapore-use-social-media-to-connect-with-home) Viber/WeChat For chatting with family members at home How do I spend my time Picnic Gatherings with friends in Orchard road or parks on my off days.  Use data or employer’s wifi to chat with family and friends once my duties are over. |