

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](http://www.moneysense.gov.sg)



A Customer Care Initiative  
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For Community  
Purpose and Benefit

In collaboration with



A National Financial Education Programme for Singapore

# BE A WINNER IN LIFE!

Manage Your Winnings Wisely



Aug 2016

SINGAPORE POOLS (PRIVATE) LIMITED  
210 Middle Road, #01-01,  
Singapore Pools Building, Singapore 188994

[singaporepools.com](http://singaporepools.com)



Dear Winner,

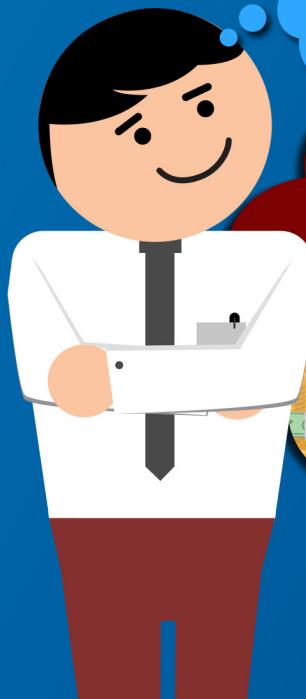
Our heartiest congratulations  
on winning the Singapore Pools lottery!

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!



## 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.



## 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.

## 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](http://www.mas.gov.sg)) for a listing of representatives authorised to provide financial advice.



## 5 CONSIDER SHARING YOUR JOY BY HELPING THOSE IN NEED

