

SimplyHer

BUSY WOMEN
SMART SOLUTIONS
BALANCING LIVES

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ESS TO SUIT UR PERSONALITY

Michelle Chia
"I WON'T BECOME A
STAY-AT-HOME MUM"

THETICS SPECIAL

ook great in your 20s, 30s & 40s

SAVE AN EXTRA \$4,000 A YEAR – WE TELL YOU HOW!



DOUBLE-DUTY HOME SOLUTIONS 26



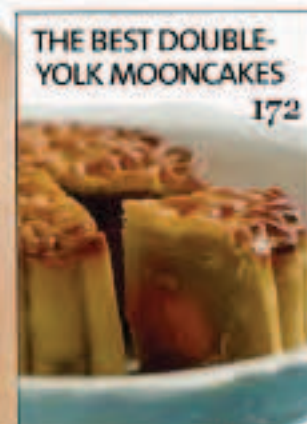
LUXURIOUS BODY BUTTERS 60

FOUND!

IDYLIC HIDEAWAYS AND THEY'RE JUST HOURS AWAY!



POOL TOYS TO SPLASH OUT ON 152



THE BEST DOUBLE-YOLK MOONCAKES 172



Enjoy a
Swedish Bliss
Massage & Body
Polish (90 mins)
@ \$48 (UP \$226)



HOW TO COPE WHEN PARENTS GET SICK

ROAD TESTS

SHOPPING CREDIT CARDS
LAPTOP SLEEVES
SWIMMING GOGGLES
INTELLIGENT RICE COOKERS

battle the bulge (and bill)

Many women commit to a two-year gym membership, thinking that paying for it on a monthly basis will compel them to go to the gym regularly, but more often than not, that's not the case.

While we're not discouraging you from your fitness goal, the key here is to be realistic. Look at your weekly schedule and decide how many days a week you can commit to exercising.

For example, if you only have time to exercise twice a week, don't sign up for a pricier package that offers unlimited gym access just because you think it's better value for money.

A monthly gym membership fee for a three-month package will cost more than a 12-month package. But if you aren't certain how committed you'd be to your exercise regime, it's best to sign up for a package that won't tie you down.

Most gyms, like Amore Fitness, allow patrons to upgrade their packages, but not downgrade. So if you are now

more committed to a fitness programme, you can always opt to upgrade to a longer contract.

By signing up for a gym membership package that suits your availability and commitment level, you can get fit without busting your finances.

wise up about credit

Don't fall into the trap of paying only the minimum amount on your credit card bill every month. If you're not settling your bills in full, you end up paying for your purchases many times over.

Compared to all other financial commitments, credit cards charge the highest interest rate of 24 per cent per annum or 2.4 per cent monthly. The interest, together with your monthly spending, can have a snowball effect over time.

To avoid being charged a late fee, consider settling your credit card bills through GIRO, so you never have to worry that you'll forget to pay your bills on time.

Another area for credit card savings is the annual fee, which ranges from \$36 for a standard credit card to \$300 for the American Express Platinum card. Some cards like the UOB-Singtel Platinum card will waive their annual fee if you charge a minimum amount to your card.

Also, get rewarded each time you swipe your card. For instance, the POSB

Everyday card earns you cash rebates of between one and five per cent on your utilities and Starhub bills, Carrefour groceries and SPC petrol bills whenever you charge to it. With the SMRT-Citibank credit card, which works as an Ez-Link card and credit card, you get rebates every time you top up your card and charge your groceries. So the next time you get your credit card statement, look out for the flyers offering monthly deals or privileges.

“Don't fall into the trap of paying only the minimum sum on your credit card bill every month.”

TIP

TO SAVE ON PARKING OR PETROL, SIGN UP FOR CREDIT CARDS THAT HAVE PETROL AND SHOPPING MALL PARKING PRIVILEGES, OR PETROL KIOSK MEMBERSHIP CARDS TO ENJOY FUEL DISCOUNTS.

