

## **Money Matter\$ - 27 March 2025**

### **By Standard Chartered Bank**

#### **Title: Money saving tips for Hari Raya**

Hari Raya is around the corner, marking the end of Ramadhan. Already we have been stormed with advertisements, sharing great deals on various items such as electronics, furniture, cars and food.

However, do we really need a set of new clothes, the latest 4K Android television and a modern looking sofa set to make our Hari Raya more joyous and meaningful? Is there a way to celebrate Hari Raya without burning a hole in our pockets?

Here is a list of some money saving tips for you to consider:

#### **Change the position of your furniture**

Making a small change to your furniture arrangement will provide a new or different look to your house. Add or change the covers of your cushions instead of buying a new sofa set. Hanging up new pictures and updating your family photos can also help change the look of your seating area.

#### **Make your own decorations**

Instead of buying decorations for the festive season, consider making your own. There are many ideas of how to make flowers and various ornaments from inexpensive materials or better still, recyclable materials, readily available on the internet. This can be a pet project for your children during their school holidays. At the same time, working as a family to produce these beautiful handmade items will encourage quality family bonding time. Moreover, these self-made decorations will be one of a kind.

#### **Redesign your clothes**

Sometimes all it takes is to add a different accessory to your outfit to make it look new or different. You could wear your old baju kurongs that you haven't worn in years or have them redesigned by adding sequins or beads.

#### **Budget on food and drinks**

Consider baking your own kuih-kuih rayas and plan a budget of how much you need to spend on food and drinks for your open house. You could gather a group of friends during the weekends to bake together and have fun swapping recipes while learning new baking tips from one another.

Shop around for caterers and bakers to compare prices. Buy or order in larger quantities by sharing with a group of friends or family for a better and cheaper deal. Plan your shopping list and buy fruits and vegetables that are in season as they would be cheaper than buying those that are not in season. Plan your list by looking at advertisements in newspapers of what is on sale and work your menu around it. Consider buying frozen, canned or dried foods which are often less expensive than buying fresh produce. They are equally nutritious.

#### **Plan your shopping spree**

If you do plan on buying a new set of furniture or a new car, consider buying these large items closer to the festive season as some shops will tend to offer attractive discounts during this period

of the year. Shop around and compare prices before you decide on purchasing the item. Most importantly, when making your various purchases, do ask yourself if it truly is a “need” or a “want”.

### **Plan your open house visits**

List down the houses you have to visit and group them into their respective locations. For example, spend one whole afternoon in Kuala Belait instead of driving there again on another day. This will save on your fuel money and time too. If you have friends and family who are on the same visit routes, consider car pooling. Most importantly, do stay safe on the roads by buckling up, driving within the speed limits and avoid using your mobile phone and at the same time, avoid texting while driving.

### **How much to light up?**

Commonly in most housing estates, there would be firecracker or firework competitions whereby neighbours compete in setting off the best displays. This is part of livening up festivities and often looked forward to by many. However you might consider organising a joint firecracker and firework session with your surrounding neighbours. You could share the cost amongst your neighbours and still enjoy the beautiful display of lights.

We hope that some of these tips will help you with your savings for your upcoming Hari Raya celebrations. On behalf of Standard Chartered Bank, we take this opportunity to wish you a meaningful, safe and blessed festive season.

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**707 Words**