

Money Matter\$ - 16 October 2025

By Standard Chartered Bank

Title: Maintain your health to grow your wealth

Ever heard of the saying “your health is your wealth”? The saying suggests that the healthier you are, the wealthier you should become. So how far is this statement true? In difficult financial times where we are trying to save money whenever possible, it makes you wonder if your personal health can truly have any substantial bearings on your financial health. Surely everyone can use a few tips on how to stay healthy and if there’s anything to suggest that by making a few healthy lifestyle adjustments you could be saving some cash too, it would certainly be worthwhile to explore this.

Kick the habit of smoking

If you are already a non-smoker, that’s great! If you do smoke, don’t beat yourself up about it – we all have our vices. However, that doesn’t mean you shouldn’t try to quit.

By now you should know what smoking can do to your health. And this includes vaping as well. It is also an expensive habit to keep up with. On top of that, smoking in general deteriorates your health – double the reason to quit. Although it may seem difficult to follow through, when successfully executed, your body and your wallet will thank you as you reap the benefits both in the health and financial department.

Evaluate your food

There are a number of health-related issues that arise due to poor eating habits, such as diabetes and heart problems, which suggests that maintaining a healthy life has much to do with what you eat. Doctors usually advocate that consuming a proper balanced diet is the path to good health but upon further analysis it can save you money in the long run as well.

Quite often we think that fast food, junk food and instant packaged food are the cheaper option. However, this isn’t necessarily true. While fast foods and the like are cheaper at face value, they contain fewer nutrients than its fresh food counterparts.

When it comes to food, quality always supersedes quantity, which means it doesn’t matter how large your meal is but how much nutrients are packed inside. A relatively small meal containing all the necessary nutrients that your body needs will satisfy you more than 2 plates of fast food. Food that is high in sugar, fat and that number one villain otherwise known as high fructose corn syrup can cause you to over-eat. This is because your body is not getting what it needs and thus you feel that you need to consume more to fill that “void”. By cutting down on these unhealthy, low in nutrient choices, you can effectively save money. You don’t need to buy so much food and therefore, you will spend less.

At the same time, evaluate your grocery shopping list. Are items such as soft drinks, candy, artificial sauces and canned whipped cream in that list? If so, cut them out because you don’t need them. These foods that are high in calories, sugar and fat but low in nutrients will not do you any favours as they rob you of your health and wealth. You will be startled to know how much you

can save by cutting these unnecessary items out of your list. Of course, you can treat yourself to a fun snack every once in a while but avoid giving these items a permanent spot on your grocery list.

Another diet adjustment you can adopt would be to eat less red meat. Generally, we consume more meat than we need and it's expensive. Over consumption of red meat can lead to an increase in risk factors for heart disease such as high blood pressure and high cholesterol levels. If you truly are a red meat lover, try making a simple goal to eat red meat only one meal per day. You will feel the difference in just a few weeks and your budget will start showing the savings as well.

By making these few diet adjustments and ensuring you get the right nutrients and vitamins from your food, you could also be saving money from buying vitamins, pills and other supplements.

Things you can do for free

There are some things that you can do to prevent health related problems from arising that don't cost you a thing. If you are working, it is all the more important to stay healthy to ensure that you perform optimally because, after all, your job is your source of income. You want to avoid getting too many sick leaves that could hamper your performance. Aside from eating a well-balanced diet, ensure that you get a proper night's sleep every time. Sleep is often something we tend to neglect when we are busy. While it may seem that sleep can sometimes be a waste of time, it is vital for our health so don't forego it.

You should also ensure that you exercise regularly. Stretch your limbs and get your heart muscles pumping to keep your body healthy. Take advantage of Brunei's beautiful outdoor recreation spots for exercise as opposed to spending on gym memberships.

Most importantly, remember, good health is wealth.

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