

Pandemic events,
Affecting personal finance.
COVID-19 lockdowns and travel bans,
More time at home to spend.

More savings and thus online shopping?
Is the spending a necessity or discretionary?
Netting out savings and spending,
Is it surplus or deficit?

Loss of jobs and income,
How to live sustainably?
Reviewing budget and savings
Enough cash for emergency?

Setting SMART goals and objectives,
Taking actions is the real thing.
Balancing assets and liabilities,
Is the net worth promising?

Low mortgage interest rates,
Property purchase may be appropriate?
Dumb debt to avoid,
Smart debt can be employed.

Retirement funds,
Enough for us to have fun?
Investments and portfolio balance,
Aligned to risk tolerance?

Insurance of various sorts,
How much can we afford?
Identifying fraud and scams,
Can modern technology be our friend?

Personal financial capability,
Precious in times of uncertainty!
Proper allocation of funds can make life fun!
Comfortable with basic necessities, keeping life simple and happy.

Healthy mind and body,
Valuable to sustainability.
Accounting and accountability,
financial independence all-ready!

