Mr Matthew Seah, 25, credits his parents for teaching him the virtues of saving. His mother was also the one who got him interested in stock investment – she taught him how to check stock prices on the internet, so that he could do it for her while she was working.

He may have a modest lifestyle, but Mr Seah, 25, certainly has a keen knack for investment. His investments have been keeping pace with his income since he started investing four years ago, he has put about $105,000 from his savings and salary into biotechnology from Singapore Polytechnic, a course fees. All my Edusave bursaries and scholarships during my school days taught me the virtues of saving.

Mr Seah, who has a passive income of $10,000 a year, has multiple sources of income such as The Intelligent Investor by Benjamin Graham, which made me want to be rich rather than poor. I read the book in the two years. The book has a detailed chapter on stock market. Even though the share price was rather low at US$6.30, he continued to buy more than other people. He hopes to retire by 45, and if I do find a soulmate, I might consider travelling the world for a few years until retirement.