

Publication: CNBC Online

Date: 19 March 2018

Headline: This self-made millionaire lifted her parents out of debt and bought them their first home

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Anna Haotanto, founder and CEO of The New Savvy

Anna Haotanto was 21 when she set her first major financial goal: buy her parents a home before she turned 30.

At 28, she handed them a new set of house keys, and by the time her milestone birthday rolled around she was officially a millionaire.

Haotanto is not the founder of a multi-million-dollar tech start-up, nor did she grow up with money. In fact, quite the opposite: As a teenager, her family was saddled with thousands of dollars in credit card debts and ever-increasing rents on their apartment in Singapore after the 1997 Asian Financial Crisis caused her parents' textiles business to go bust.

But for Haotanto, it was that experience that pushed her to avoid the same pitfalls.

"If you're not born privileged, you always worry about losing it," Haotanto told CNBC Make It. "I wanted to make sure I properly understood how to manage my money."

"I SAT DOWN AT 21 AND GAVE MYSELF NINE YEARS TO EARN AROUND 600,000."

-Anna Haotanto, founder and CEO of The New Savvy

After finishing high school, Haotanto went to the Singapore Management University to study finance, taking as many extra classes as she could. She then started working as a wealth manager and figured out a time frame for paying her family's debts and buying them a home.

"I sat down at 21 and gave myself nine years to earn around 600,000 (Singapore dollars, approximately \$450,000)," said Haotanto, accounting for the high cost of living in the expensive city-state.

Over those nine years, she worked several jobs and used her financial knowledge to invest in the stock market. She started first with small-cap Singaporean stocks before buying fallen U.S. equities after the 2008 financial crash.

But she also practiced a frugal lifestyle. She avoided what she referred to as the "cafe mentality," which she said is common mistake for millennials and can lead to frivolous spending. Instead, she limited her spending to 100 Singapore dollars per week (about \$75) and just one indulgent holiday per year.

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"I wouldn't say I struggled, I just worked out a budget. Once I started to do it, it became a kind of obsession," said Haotanto.

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-Anna Haotanto, founder and CEO of The New Savvy

By 30, Haotanto had established herself as a millionaire in U.S. dollar terms, and decided to use her experience to help others become more financially aware. In 2015, she set up a financial advice platform called The New Savvy that's aimed at Asian women, who she said were significantly underserved by traditional outlets.

"For a long time women, especially in Asia, have been conditioned to think they're not good at dealing with money. I wanted to change that," said Haotanto.

The platform provides a range of e-learning programs, articles and events to help users understand how to make their money work harder.

"A lot of people don't have financial goals. They don't have to be major, but you need them to know where you're going," said Haotanto.

She recommended making a list of the targets you want to reach and allocating a time frame for each, before looking at which investment strategies to use.

"Understanding what you want and when you want to achieve it is a huge motivator. It's what helped drive me aged 21."

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