

Moving out in my 20s
was expensive AF but
I regret NOTHING



When I was 28, I decided to move out of my family's flat and into a room I rented from my friend.

It was an extra \$700 every month. And it hurt my savings rate badly.



I had moved out because I wanted some freedom and independence from my dad.

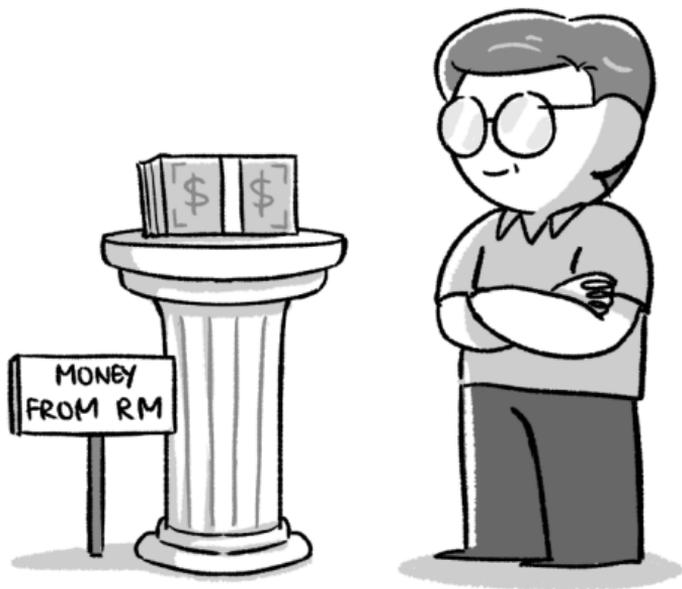
Dad had wanted me to pay \$500 rent for living at home, and he said it was only fair.

He also wanted more allowance from me.



That would have been understandable
if my dad truly needed financial help.
But he didn't.

He had prepared early for his retirement
and was financially secure.



The money I'd be giving him would be
PURELY SYMBOLIC.

He wasn't going to invest it.
He wasn't going to spend it.



He just thought money was the only way
for someone to demonstrate filial piety.

When I refused, he said:

If you're so capable,
why don't you move out?



I've always liked to
think of myself as
a capable person.
So I said:

Sure thing,
I'll move out.

Then I packed up all my belongings on my bicycle and rode 18km to my new home.



At his home, my dad had power over me. I felt pressured to conform to his sometimes outdated thinking.

He wanted me to have an expensive wedding, get a new family car, and have children WAY before I could afford them.



I also had to listen to him rant about how his generation was the best and mine was the weak, spoilt, entitled strawberry generation.



These 'sessions' used to last for 20 minutes, but I usually spent the next two hours in a bad mood - making me extremely unproductive.

One of the best things
about moving out?



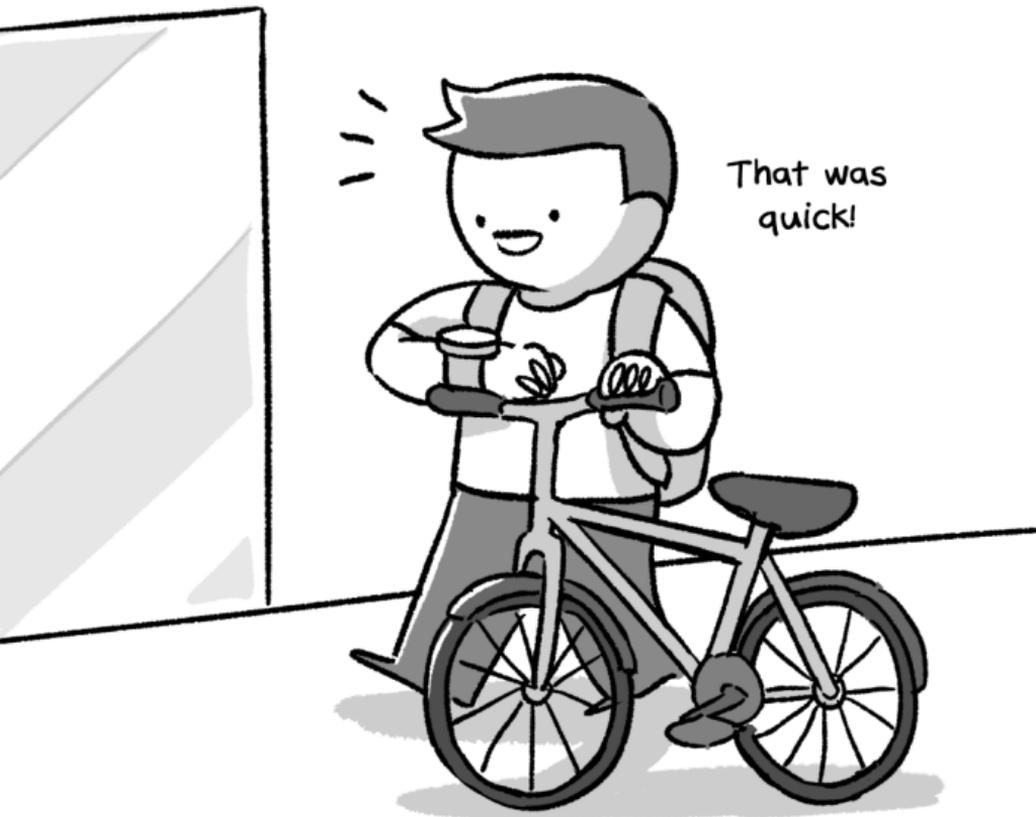
Far less squabbling and
much more headspace.

Now, I spent those hours writing,
reading, learning and relaxing.



IT WAS AMAZING.

My commute time was also halved.
I used to take 45 minutes to ride
to work. At my new place,
I took just 15 minutes.



(That's 1 hour saved both ways.)

But moving out also had other side effects: It made me hungrier. I looked for opportunities to earn at least an extra \$700 a month to cover my rent.



(More often than not, these led to me earning more than \$700.)

I also learnt how much of a slob I was.

I procrastinated when it came
to doing the dishes.

I ignored growing piles of laundry.

And I couldn't iron my shirts for nuts.



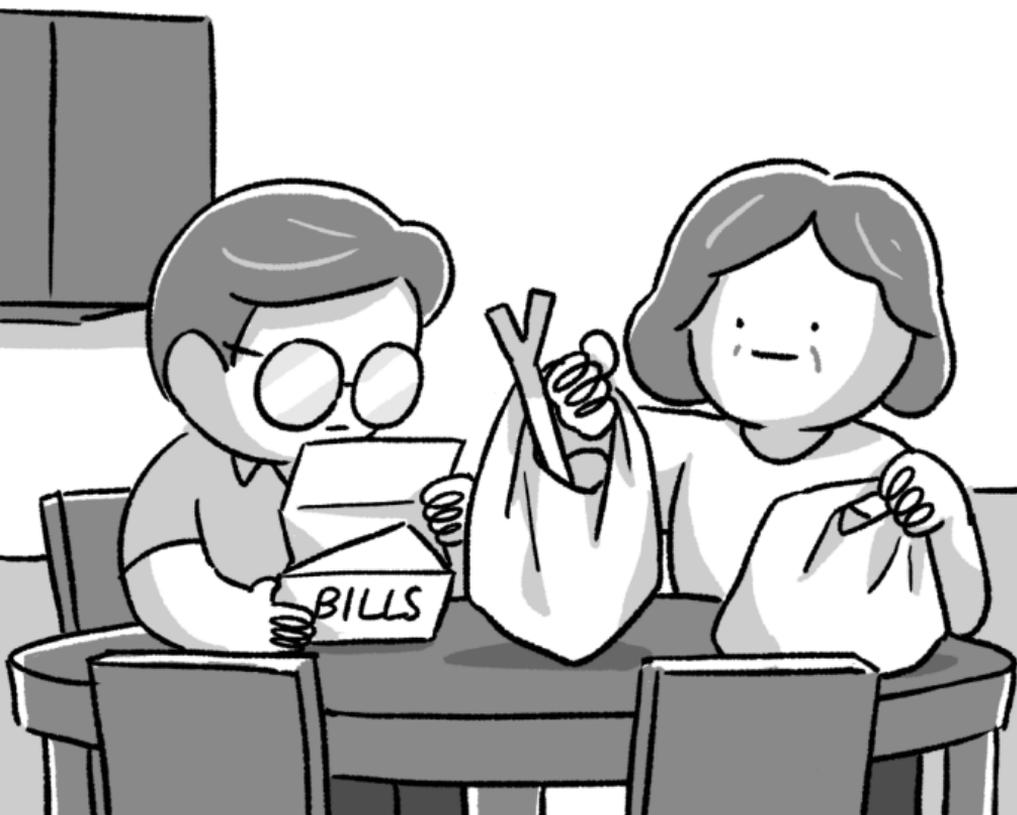
Over time, I either learnt to do these tasks on my own, or created workarounds for them (like wrinkle-free shirts).



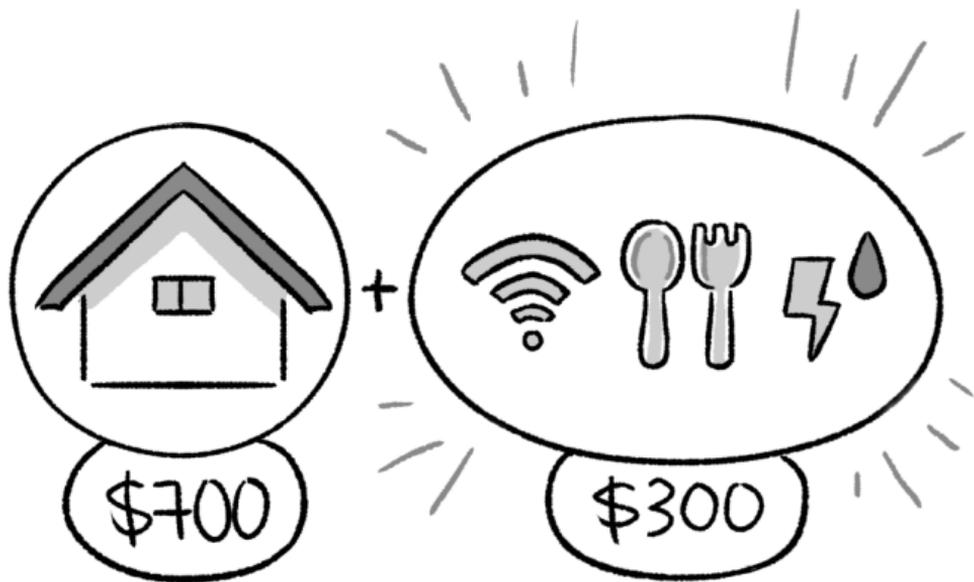
The process helped me become a lot more disciplined... and creative with house work.

More importantly,
it made me realise that I wasn't
as independent as I thought.

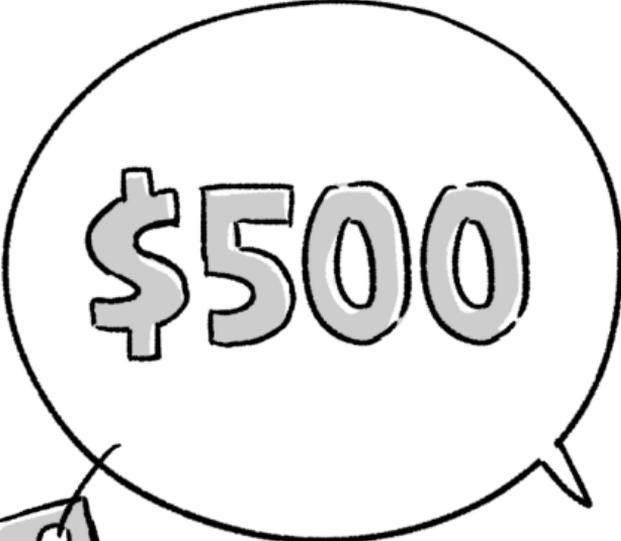
All this while, aside from providing a roof
over my head, my family had helped me
subsidise all additional living costs.



My rent might have cost \$700,
but throw in internet, food, and
utilities, it was something more
like \$1,000 instead.



This made me realise that my dad
demanding \$500 wasn't that
unreasonable after all.



\$500



It was actually a
DISCOUNTED PRICE.

Which brings me to the last
unexpected side effect.

My relationship with my dad?
It actually improved.



You see, previously I spent time with my dad because I had no choice.

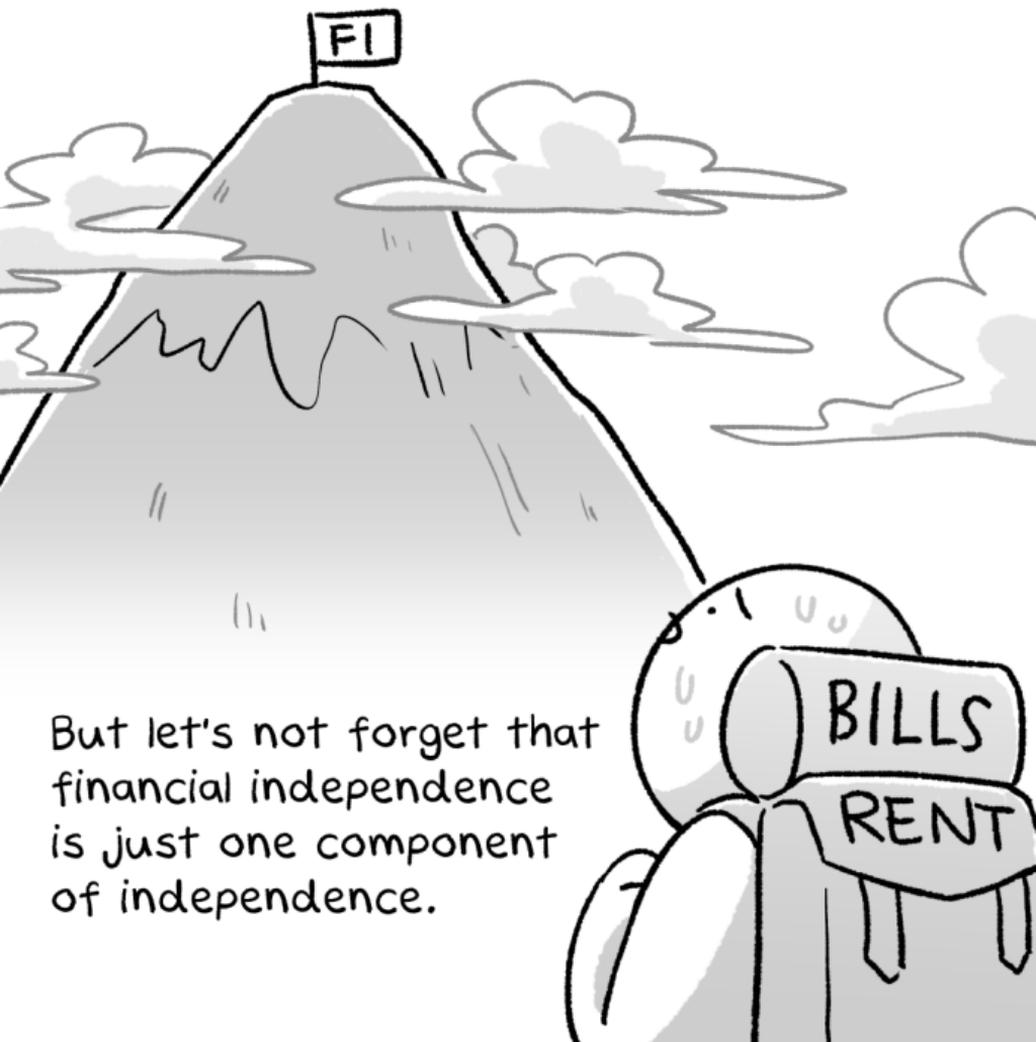


Now, I make the conscious effort to go back once a week to spend time with him.



I think that also helped him realise that filial piety is less about giving money to your parents, and more about quality time spent together.

Now, I'll be the first to admit that renting your own place will slow your journey towards financial independence.



But let's not forget that financial independence is just one component of independence.

Here's what I think:
Coming from an Asian family, we often
let our parents dictate our life decisions
because we live under their roof.



And while there are certain
advantages, it's also pretty clear
how this can hold you back.

If I needed to splurge on that wedding, buy that new car, and have children at 25, there's no way I'd be able to have anything saved today.



One thing I've learnt:

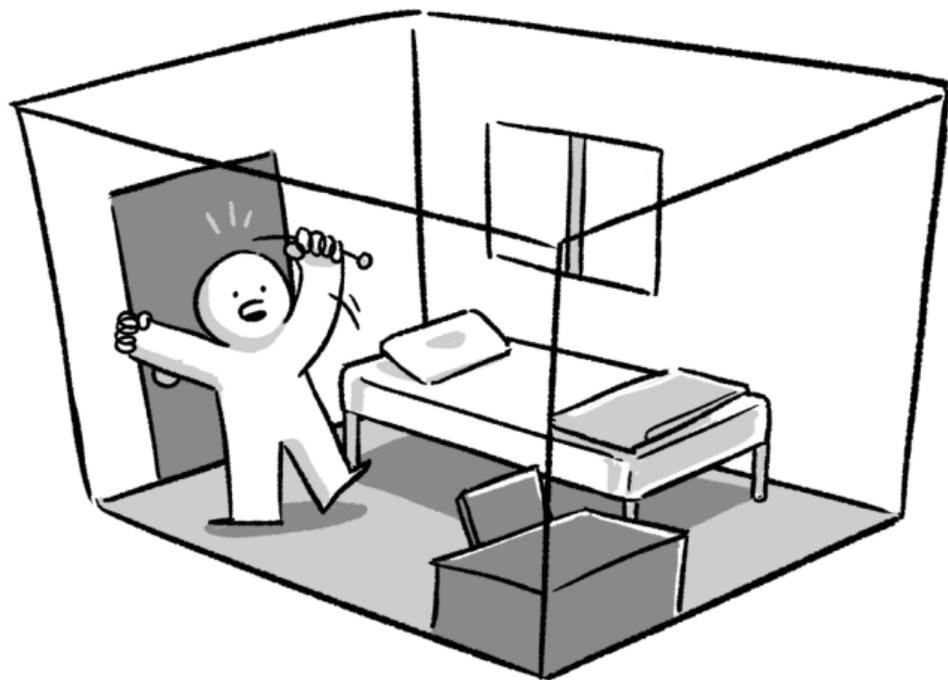
As long as you live with your parents,
you'll always have to listen to them.



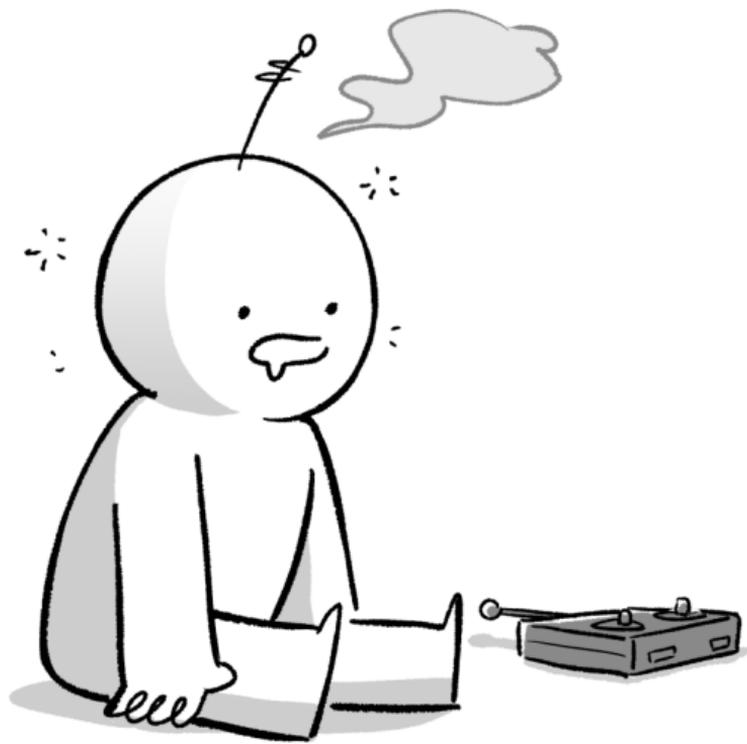
If they're supportive of
your decisions, great.

If they're not, the only way to escape the need for their approval is to create your own house with your own rules.

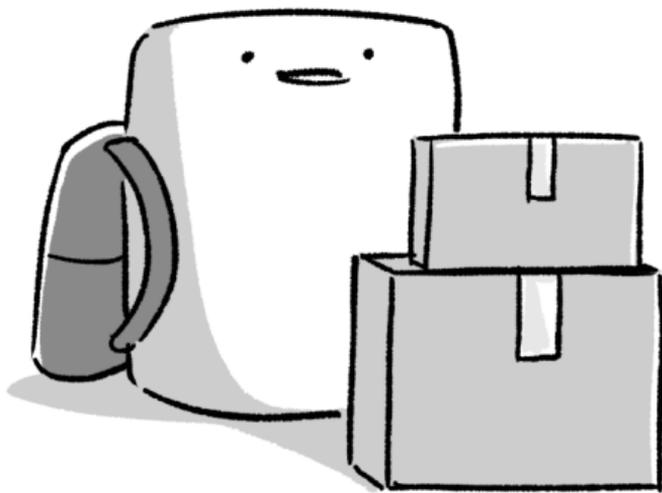
Even if it's just a small rental common room with no ensuite toilet.



Because sometimes,
an obsolete mindset is
more expensive than paying rent.



Stay woke, salaryman.



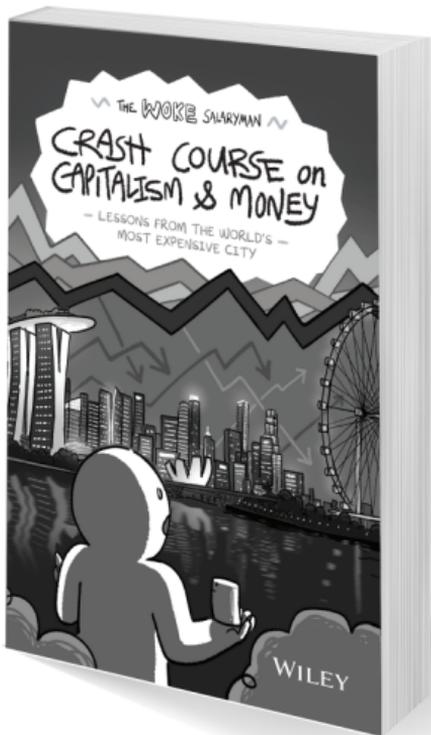
Quick tips for moving out:

- **Save up first.** It's humiliating to move out only to be forced to move back in. 6 months is the bare minimum.
- **Keep it affordable.** You don't need to blow money on a huge space to have freedom. I'd say between \$800-\$1,500/month* is reasonable.
- **Live near your workplace.** Cut down your commute time. Don't underestimate what an extra 1-2 hours can do for you every day.
- **Negotiate your rental.** Rentals can be negotiated, and see if you can get your landlord to include utilities and internet to cut costs further.
- **Visit your parents.** You're moving out, not cutting ties. Old people get lonely.

**This is reflective of current rental rates as of January 2025.*



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