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short term funds, arbitrage funds) suitable at your age and stage. Fixed term deposits by private players and companies, though also reducing rates, are a more predictable means. The stock market continues to be an exciting, risk-reward option. As are mutual funds. However, these are instruments that you must enjoy tracking – see them as potential to score by individual batsmen in a T20 match, for instance. Back your players and have the tenacity to stay the course. These are volatile instruments and unless you develop a knack and a habit of enjoying, you will tire or give up.

6. Savings / Income generation

Once you are fully on board and

online you will find how your money can beget more money and you will wonder what took you so long. Healthcare, your biggest expense? Download chemists' apps and see how ordering online earns you discounts and freebies besides free doorstep delivery. Pay all your utility bills and premiums via online banking, debit/credit card and see how cashback flows in, or better still, you start earning reward points that buy you gifts. Travelling to visit your child settled overseas? Again, the beauty of cashbacks, upgrades, web check ins which go towards minimising discretionary spends and maximising time – both precious commodities for 'grey' citizens. The most empowering

functions of going online is employment generation. Trawl the sites – you will find that there are buyers for your proven skills. Writing, for example, pays decently through freelancers' portals. So does e-counselling in your area of expertise – finance, psychology, even tutoring school students. Put that unused room vacated by your child on any online marketplace and home stay network and monetize shared space while hosting interesting company. Or promote your venture through social media. Once you have mastered the 'work from home' workspace, what's to stop you from advertising via sites and adding to your nest egg?