

Is it possible to be a Woke Salaryman and still buy a diamond ring?



Disclaimer: This article is sponsored by [Star Carat Jewellery](#) to promote their new line of [lab-grown diamonds](#).

Before we dive into this, let us first acknowledge that being financially savvy is conventionally seen as unsexy. No one ever gets swept off their feet because their partner topped up their [CPF MediSave account](#).

Absolutely no one. (Sorry CPF, we hope you still do [sponsored posts](#) with us)

Which brings us to the crux of this article.

Thanks to [De Beers' creative marketing campaign last century](#), proposing with a diamond ring worth **two or more months of your salary** has now become the epitome of romantic acts.

That's something we cannot agree with.

Why? Because while marketing makes you think that **only** diamonds are forever, the reality is, quite a lot of other things are 'forever'.

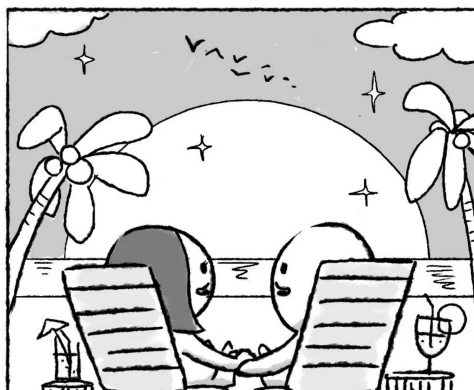
For example: if you went out and bought a stainless steel mug, it will just sit in your house till the day you die, unless you go out of the way to destroy it.

Using that logic, a **\$15 stainless steel mug is also 'forever'**, and everyone should be carrying those instead.

With that in mind, here are some ultra practical alternatives to expensive diamond rings:

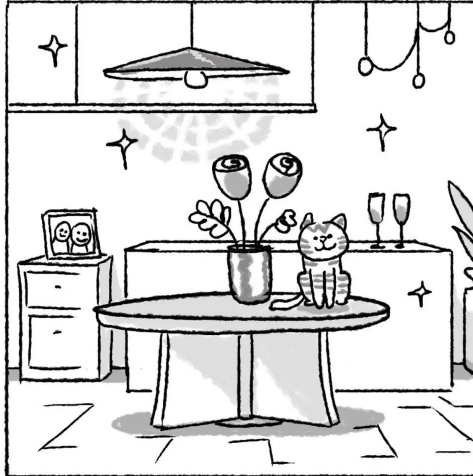
Two months of salary is traditionally the guideline on what to spend on an engagement ring, but we think realistically the average Singaporean will only spend up to \$10,000 on a diamond ring.

So here's what we'd spend \$10,000 on instead.

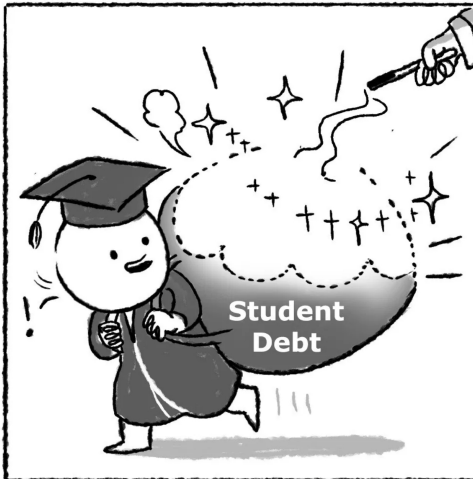




A really kickass honeymoon. \$10,000 extra could easily turn a regular honeymoon into a trip of a lifetime. Memories might not last forever (because dementia), but they stick around long enough.



Footing part of the reno for your flat. Sure, people wear their rings everyday. But they also live in their HDB flats everyday. \$10,000 spent here can go a long way to improving the quality of life at home.



Pay off part of her uni loan. Uni loan = mental stress. Mental stress = fights at home. Fights at home = unhappy marriage. I know we're simplifying things, but you get the drift.

That said, the practical option isn't for everyone

You know what? We get it. We really do.

Not everyone is ready to get 'seriously woke' about their finances, and that's okay.

Diamonds, being synonymous with marriage, have a certain place in society. For some people, having FOMO of not having a diamond ring on their finger is a legit stressor.

Even if your girlfriend is 'woke' enough to not care about a diamond ring, others might not be. The lack of one could subject them to annoying questioning from their parents and friends where they say stuff like:

- "Eh he never buy a diamond ring for you means he doesn't love you."
- "I can't believe you'd accept a guy who is so low effort"
- "This is a once in a lifetime thing...why so stingy"

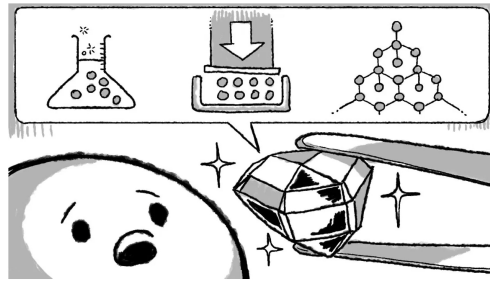
Here's the thing about being a woke calypso man - it's not about insisting on

Here's the thing about being a broke salary man – it's not about insisting on saving money no matter the cost or damage it does to your relationships.

It's about finding a practical balance.

If spending a *reasonable* money on a diamond will secure some form of long term happiness, so be it.

Which brings us to lab grown diamonds....



If your partner can't do without a diamond ring, we think a **lab-grown diamond ring** serves as a better option. (In case you've been living under a rock, these are diamonds grown in labs. [Here's a video that kinda explains what they are.](#))

Why?



Affordability. Our favourite reason – prices from lab grown diamonds can start from as low as \$1,500. You get to save money, plus you get a presentable diamond ring, or get a bigger diamond for less, if that's your thing.



Virtually indistinguishable from mined diamonds. In case you think these diamonds don't look as beautiful, think again. Science and technology have allowed people to make diamonds that are purer, brighter and cleaner than those found in the earth.

The only difference between the two? Their origin. Which brings us to the next point.

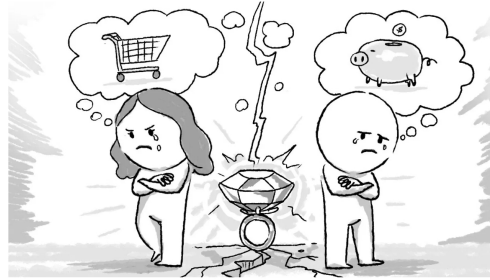


They're more sustainable. Diamond mining has lots of environmental impact, including deforestation, soil erosion and habitat destruction. With sustainability becoming every mother's son/daughter focus these days, this could be a big factor that makes lab-grown diamonds more appealing.



Ethics. When you mine diamonds, you support the diamond mining industry, which has a pretty questionable [human rights track record](#).

My partner still insists on a traditional diamond ring that costs thousands of dollars, how?



Here's our honest opinion: Silly as it might sound, she's not wrong for wanting a diamond ring as a 'proof of commitment'. It's built into culture, in the same way Singaporeans are obsessed with car-ownership and visiting Melbourne.

At the same time you're not wrong for not wanting to be more financially savvy either – it just means that there's a misalignment of values. **And everyone is entitled to their own values.**

That said, we do think that if both of you are unwilling to compromise, it's a big, big red flag.

Money is [one of the biggest reasons why marriages fail](#), and we live in a city where money is so central to our lives.

If you disagree on this, there will be plenty of opportunities to disagree on a lot of things later.

Because once the rose-tinted glasses come off, marriage is tough work.

PS: We've never heard of a couple staying together to make things work because they spent a fortune on wedding rings. Or their [wedding](#), for that matter.

Stay Woke, Salaryman.

About our Sponsor

Star Carat is a local retailer of affordable lab grown diamonds. We wouldn't go as far to say they sell practical jewellery (**because there's no such thing**), but we do think they strike a nice balance between being financial savvy while keeping in line with societal norms.

(You can book an [appointment here](#) if ya'll want to get a lab grown diamond ring that's well within your budget.)

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We should all be generalists (even the specialists)

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Personal Finance explained with DOTA

6 replies to "Is it possible to be a Woke Salaryman and still buy a diamond ring? "



Kynesgrove89
February 4, 2020 at 12:03 am

My husband insisted on getting me a diamond ring... I picked out some \$22 tungsten wedding rings off Amazon. I relented and had him but me a small \$148 diamond ring from Walmart. Compromise and frugal. We got a house with the money saved.

[Reply](#)

 T.me/pwfpodcast
February 4, 2020 at 9:33 am

You just made saved me and many more guys 10k
How can we repay u....lol

 Reply

 thewokesalaryman
February 4, 2020 at 10:57 am

Give us 10k lol

 Reply

 Greg
February 5, 2020 at 6:43 am

We heavily edited a hate comment from what appears to be an Angry American: (Fun!)

If you aren't intending on buying your significant other a diamond engagement ring to pop the question, you are [so financially savvy]. You are a [woke salaryman]. Being woke [is so important] and this site is [one of the best things I've read today].

If you don't intend on buying you significant other a diamond, [good on you!] It's only [tradition] and if you call yourselves salarymen you will go to work and make more [so secure the future of you and partner].

[thanks for] being so fuckin [woke]

 Reply

 thewokesalaryman
February 5, 2020 at 7:12 am

Thanks Greg!!!!

 Reply

 ed
February 6, 2020 at 6:23 pm

LOL best edit ever.

Girlfriends who demand a diamond ring should be let go as soon as possible, no matter how hawt you think she is.

Remember: Looks can always be fixed but stupidity is forever.

Leave a Reply

Enter your comment here...

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