



12 MONTH PLAN TO A SECURE FINANCIAL FUTURE

Getting on track financially is achievable and small, committed actions can get you the results that you want.

JANUARY



BUDGET

Write down your financial goals and draw up a monthly budget. When used correctly, a budget will reflect your spending patterns – vital information when you're trying to save money.

FEBRUARY



ASSESS

Use your budget to assess your debt and savings potential. This is also a good time to check on your credit rating.

MARCH



PAY OFF

Now that you've freed up some cash in your budget, you can start paying off your retail debt starting with the smallest account first.

APRIL



EDUCATE

This is an ideal time to go and see a financial advisor. A financial advisor will help you work out how much you need to save to reach your financial goals.

MAY



INVEST

It is never too late to start investing so consider taking out a policy. If you are already investing, find out how much your investments are actually worth.

JUNE



EVALUATE

You may think that the pace has been slow, but if you look back at what you have achieved, it will give you the motivation to continue with your plan.

JULY



FESTIVE PLANNING

Start saving some money for the festive season now, so you don't undo all your good work. If you open a savings account, you will accumulate a certain amount of interest, ensuring that you'll be set for holiday gifts, school fees and school uniforms.

AUGUST



INSURE

Don't forget about your short-term insurance. Household and car insurance are an important part of a good financial plan. You need to update your cover every year, or as your circumstances change.

SEPTEMBER



PLAN

Now is the time to start planning for the New Year. You need to start putting away for necessities such as school fees, uniforms, insurance and even groceries.

OCTOBER



BE RESPONSIBLE

If you are thinking of planning a holiday already, think about the implications. If you have to fund your holiday with some form of credit like lending against your bond, reassess your decision. Stay focused by staying on track as you might be able to pay cash for your holiday the following year.

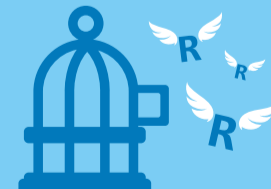
NOVEMBER



GET A HEAD START

If you are fortunate to receive a 13th cheque, don't splurge on expensive luxuries but rather take an honest look at any outstanding debts you may have, and put that money into eliminating them.

DECEMBER



YOU MADE IT!

A year of saving could mean a lifetime of financial freedom. We hope that you have achieved your financial and savings goals and that you're ready to start off the new year with a heavier pocket.



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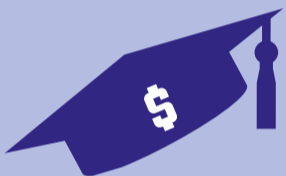
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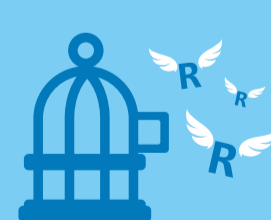
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