



Making a meaningful, measurable difference.

INNOVATE FOR BETTER FINANCIAL WELLNESS

There's nothing like the feeling of making a change for the better. It's even more exciting when those changes improve your financial situation. Ready to make a change today? Read on.

To innovate is to change up the way you ordinarily do things. It's in innovative moments that we make the changes that better our lives. In your financial life, innovative moments are those times when you change what you do when it comes to managing your money. With small, innovative changes for the better, you can elevate your financial wellness to the next level.

Maybe, like Sam*, you could start using your bank's 'round up' or 'stash' solution, which rounds up your total at the till to the nearest R1, R5 or R10 and puts that extra bit into savings for you. Or perhaps, as Jess* did, you download an app and start tracking your spending more effectively, helping you to budget better. Or, like Thabo*, you may discover that you can actually shop around on the internet or an app to make sure you get the best deal on everything from big purchases to financial products.

'When I started comparing prices using an app, I realised how easy it can be to get the best deal – and what a big difference it makes to get a great price on all big purchases!' says Thabo. 'Now I don't need to risk money on deals that are too good to be true, especially with Black Friday and Christmas coming up. And when I consider buying anything on credit, I now add in the cost of the interest I will have to pay so I know if it is still a good deal.'

Your money innovations can be big or small. What's important is that you test out new, smarter ways of managing your finances to see what works for you and your lifestyle. Consider this your cue to get started today.

SHARE WITH US

What are your financial challenges? And what innovative money solutions have helped you solve them? Share them with us and our community!

GET HELP

Your financial coach can help you identify and implement innovative moves to manage, save and invest your money better.



**For confidential assistance on financial matters, contact your
EMPLOYEE WELLNESS PROGRAMME
SMS your name to 31581**