



## **FUELLING FINANCIAL SUCCESS: THE POWER OF CELEBRATING SMALL WINS**

**In the maze of personal finance, where daunting goals often overshadow our progress, it can be tough to stay motivated. Perhaps your financial situation feels overwhelming, or you're just not finding the time to focus on your financial health. However, a big part of sustaining momentum and propelling us towards our aspirations is celebrating the little victories along the way.**

Setting goals is easy – it's bringing them to fruition that can take some perseverance. By taking the time to acknowledge and recognise what you've achieved, no matter how small, you'll boost your motivation and fuel your commitment to keep going. Remember, it's all the minor changes that add up to make a difference. By reminding yourself that your efforts are paying off, you make it easier to stay committed.

With each win, you increase your confidence, reinforcing your belief in your ability to manage your finances effectively. This confidence fosters resilience and helps you bounce back from setbacks.

Did you know that celebrating accomplishments releases feel-good endorphins, reducing stress and promoting overall well-being? So, celebrating achievements not only helps you on the path to financial wellness but boosts your physical and emotional health, too.

Here are some practical and achievable ideas for slight changes that can make a big difference:

### **SAVING**

**Round-up your savings:** Some banks offer facilities that automatically round up your debit card purchases and invest the difference, acting as an automated change jar or digital savings solution.

**Set small, achievable savings goals:** The Stash app from Liberty is great for gamifying saving money and makes a rewarding exercise. Instead of splurging on a pricey takeaway coffee every day on your way to work, opt to make coffee at home and stash the money you would have spent in your Stash investment or savings account.

### **SPENDING**

**Embrace 'no-spend' days:** Make a point of avoiding unnecessary purchases for a day or two each week.

**Cook more at home:** Eating out can drain your budget significantly, so dedicate one day each week to planning delicious, affordable meals that will make less of a dent in your pocket.



mental health



financial wellbeing



physical health



legal advice

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SMS your name to 31581**

Negotiate bills: Contact service providers like your insurance provider to see if you can negotiate a lower rate.

## **DEBT MANAGEMENT**

**Prioritise minimum debt payments:** Avoid late payment fees and damage to your credit score by prioritising minimum debt payments and, where possible, paying more than you need to. There's a massive sense of achievement that comes from improving your credit score and getting a handle on your finances.

Set yourself up to achieve and create building blocks to not only grow your financial fitness but to motivate further progress. Remember, it's the accumulation of all the little conscious efforts that combine to make a difference.

**If you're finding it challenging to stay on course with your financial goals, take control and explore debt solutions by seeking help from a financial coach\*.**

Lindi\*\* sought the help of a financial coach to get a grip on her finances. 'My finances were in a mess; so much of my salary was going to paying off debt. I felt like I was drowning, and I didn't know how to get back on track. I had a few sessions with a financial coach who gave me some great advice. I made some small, manageable changes, including 'no spend days' and preparing more home-cooked meals. Bit by bit, it's making a difference. I feel such a sense of achievement and I'm so motivated to keep going.'



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