



HOW TO NAVIGATE YOUR WAY TO FINANCIAL WELL-BEING

Nothing beats the ease that comes from knowing you are financially secure. No matter your starting point, these guidelines go a long way to help set you up for success. And the best part? You don't need to travel alone.

A GUIDE TO YOUR FINANCIAL WELL-BEING JOURNEY

Every individual's financial journey is similar to preparing for an exciting trip or adventure. Just like planning a holiday, your financial well-being journey requires careful consideration, meticulous planning, and steadfast determination to reach your desired destination of financial health and stability.

No matter where you are on your journey, it's vital to seek the help of financial professionals. Whether that's a financial coach or a qualified financial planner, it's important to check in to ensure you are guided and motivated along the way.

Just imagine yourself at the start or crucial turning point in your journey, perhaps feeling overwhelmed by financial distress or uncertainty about your future. Remember, every journey begins with a single step, and we're here to guide you through each stage of your financial expedition.

PLANNING AND ORGANISING YOUR FINANCES

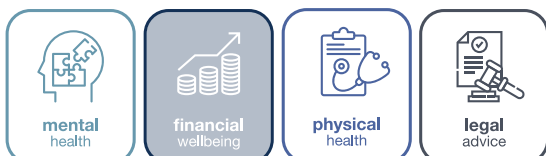
Just as you would plan an itinerary for a trip, organising your finances involves assessing your current financial situation, setting clear objectives, and outlining a roadmap to achieve them. A financial coach is a great resource to ensure you're on the right track from the outset.

BUDGETING

Budgeting serves as your compass, helping you allocate your financial resources wisely and stay on course towards your goals. With our tools and resources, we'll help you create a personalised budget that aligns with your lifestyle and aspirations.

DEBT MANAGEMENT

Debt can feel like a heavy burden, weighing you down on your journey or throwing you off course completely. Many people need to navigate their way out of debt, just like you may need to navigate your path when the road ahead is not visible or seems insurmountable. Together, we'll develop strategies to manage and reduce debt, allowing you to progress towards financial freedom, with confidence.



*For confidential assistance on financial matters, contact your
EMPLOYEE WELLNESS PROGRAMME
on toll-free 0800 004 770
SMS your name to 31581*

FINANCIAL GOAL SETTING

Just like marking destinations on a map, setting financial goals provides clarity and motivation throughout your journey. Whether it's buying a home, saving for retirement, or funding your dream wedding or holiday, we'll work with you to establish achievable goals and develop a plan to turn your aspirations into reality.

PROTECTING ASSETS

Similar to when you safeguard your belongings while travelling, protecting your assets is essential to safeguarding your financial future. Your coach can refer you to insurance specialists to explore options to shield your hard-earned assets from unexpected risks.

NAVIGATING FINANCIAL CHALLENGES

Every journey is bound to have its share of challenges and roadblocks. When faced with financial setbacks, it's important to reach out for help. A financial coach guides you towards practical solutions to overcome obstacles and provides the support needed to keep you moving forward.

SAVING FOR EMERGENCIES

No journey is without its surprises, which is why having an emergency fund is crucial. We'll assist you in establishing a safety net, ensuring you're prepared to handle unexpected expenses and emergencies without derailing your progress.

THINKING ABOUT YOUR FINANCIAL FUTURE SELF:

Just as you plan for future destinations on a trip, it's essential to consider your financial future self. A staggering 90% of South Africans enter retirement without sufficient funds to live comfortably. Regular meetings with a personal financial planner enable you to think about your future self and get into the habit of saving today to secure your future financial well-being.

Whether you are starting your journey, coping with growing family responsibilities, or maturing financially, a financial coach is a resource that is free for you to access, and confidential.

The information is shared on condition that readers will make their own determination, including seeking advice from a professional. E&OE.



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