

We care about your financial wellness

Financial wellbeing can affect many parts of your life – *from your everyday choices and relationships to your overall sense of wellbeing.*

Managing money can sometimes feel overwhelming.

But understanding your finances and making small, informed choices can help you feel more in control and build towards a more secure financial future.

Money Smart: The Power of Possible

Small money-smart choices can make more possible...

Financial wellness starts with knowing where you stand

You don't have to change everything at once. Start by understanding your money today, then identify the small steps that could make a difference.

UNDERSTAND

Know your money
Understand what you earn, what you spend and where your money goes each month.



PLAN

Make a simple plan
Use a budget to cover your needs, manage your commitments and work towards your goals.



ACT

Take one small step. Choose one realistic action you can take – and build from there.



Building your financial wellbeing can include:

- ✓ Understanding your income and expenses
- ✓ Creating and using a budget
- ✓ Separating needs from wants
- ✓ Understanding and managing debt
- ✓ Planning for unexpected expenses
- ✓ Saving towards your goals

One small money-smart choice can be a step towards something more.

Explore more Money Smart Week resources at www.bayport.co.za



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