



Financial stress management



Use the ABCs of financial stress management to *reduce stress and enjoy a more balanced life.*

Managing money can be stressful. Today, we are expected to earn a living, and still have a work-life balance. It can feel overwhelming. The secret is to keep it simple.



Money Smart: The Power of Possible

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



Awareness and Action

- Ask yourself: How is financial stress affecting me?
- Then take action!
- Ask for help when you need it.
- If you don't take action, the stress will continue.

Benefits and Budgeting

- The benefits of taking control of your money are many!
- Managing your finances can help reduce financial stress, improve financial stability and help you make smarter decisions towards goals.
- Taking charge of your finances can help you feel more in control and focus on what truly matters.
- A budget is the foundation of good financial health – it helps you track your income and spending, avoid overspending, and reach your financial goals.

Control and Communication

- You can control your spending by setting clear boundaries between your **wants** and **needs**.
- Communication is also key. Ask for support when you need it. Whether it's from a financial coach, a financial advisor, a trusted friend, or a partner, sharing your money worries can make things easier.

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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