MONEY SMART WEEK
SOUTH AFRICA 2026

Solving financial challenges one step at a time

*The best way to deal with challenges is to **break them down into smaller, manageable steps.***

Many South Africans experience financial stress due to the rising cost of living, high debt, and unexpected life events. **But the good news is that there are ways to manage these challenges.**

Money Smart: The Power of Possible
Small money-smart choices can make more possible...

Common causes of money challenges

- Too much debt
- Cost of living
- High interest rates
- Unemployment and job loss
- Family support and changing circumstances
- Loss of a loved one

Steps you can take

Understand where you are now: Make a detailed list of your income, expenses, debts, and savings. This will help you see where the problems are and where you need to make changes.

Take control: Once you have a clear picture, take control by reviewing your budget. Prioritise essential expenses and cut down on unnecessary costs. If you have debt, consider prioritising higher-cost debt while keeping up with the required payments on your other debts.

Access financial support: You don't have to solve these problems alone – reach out to a reputable financial coaching programme or appropriately qualified professional for guidance.

Don't ignore the problem: Ignoring money problems won't make them go away.

Talk about your finances: Communication is key. Discuss your money situation with your partner, family, or a financial coach for advice and support.

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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