

TIRED OF LIVING PAYCHECK TO PAYCHECK?

SET FINANCIAL GOALS.

These goals should be reachable and achievable. Separate them into three sectors: long-term, medium-term and short-term.

MONEY GOALS



CREATE A BUDGET AND STICK TO IT.

A budget is simply a plan to assist you with keeping track of your money. For one month write down what you spend and this will show you clearly where your money goes and how much you should allocate to each category.



START SAVING TODAY.

Whether it's in an old coffee tin, under the mattress or in an old shoebox, save money and keep it somewhere. One day you will be glad you did. At minimum we recommend three months of living expenses.



CUT BACK ON SPENDING.

If your spending constantly exceeds your income, you are digging yourself deeper and deeper into debt. Controlling your spending pattern is key to taking control of your financial situation.



EXPLORE ADDITIONAL WAYS TO EARN MONEY.

It's not greedy to aspire to have more than one source of income. No matter the path you choose, having more than one income is something to consider to keep you afloat and possibly speed up your journey to financial freedom.