



MAKE YOUR MONEY WORK **FOR** YOU DURING COVID-19

The new reality surrounding COVID-19 continues to swirl around us, impacting every aspect of our daily lives. Some individuals are adapting to working from home and are fortunate not to have had their jobs or salaries impacted, while others are recovering from financial loss.

Here are some tips on what you can do to stay financially abreast during this time:



EMERGENCY FUND

If you have an emergency fund, this is the ideal time to boost it further. If you don't, why not start one now?



THINK ABOUT PURCHASE PRIORITIES

It's about changing habits and making small changes. Consider making a grocery list to ensure that you only buy what you need. Always ask yourself questions such as: is this essential, or can I afford it?



CLEAR DEBT QUICKER

Interest rates have dropped, and potentially your monthly debt instalments have reduced. Try to keep paying the amount you were or even consider contributing a bit more if you can.



ASK FOR HELP

Struggling to meet your monthly obligations? The old saying "you don't know unless you ask" applies, so give your bank, landlord etc a call and find out what your options are.



What you must **always** keep in mind

If there was ever a time to set a budget and stick to it, it is now. It doesn't matter what your income is or how much funds you have available. It is essential to know and track where your money is going.

Book a meeting with a qualified financial adviser TODAY.

Need assistance with managing your savings? Perhaps it's time to speak to an accredited financial adviser to assist you with managing your finances during this difficult time.

 **0860 123 777**

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