

# Manage Your Money

## Look forward to your future!

It shouldn't be hard to do... And yet, so many of us fail to budget, plan ahead. How can you get into the habit of making sure that your future will be sweet?

Step back... and plan for your tomorrows.

1

Don't be like the child who eats all his treats in one go and lands up with a belly ache... and no treats. Although it doesn't come naturally, it's important to think long term, especially in our climate of 'instant everything'. To make it simpler, set financial goals for the next 6 months, the next year, and the next five or even ten years.

Here are a few ideas:

**6 MONTHS**  
pay off credit card

**1 YEAR**  
pay off car

**5 YEARS**  
have enough saved in an emergency account to last for 3 to 6 months

**10 YEARS**  
be completely debt free and save all the extra money

Stand still... and think before you spend.

2

Do you need whatever it is? If yes, then have you found the item at the best price? If it's on credit, have you obtained the most affordable payment plan? Remember that child with the treats and make sure to live within your means. Build your wealth instead of flaunting it.

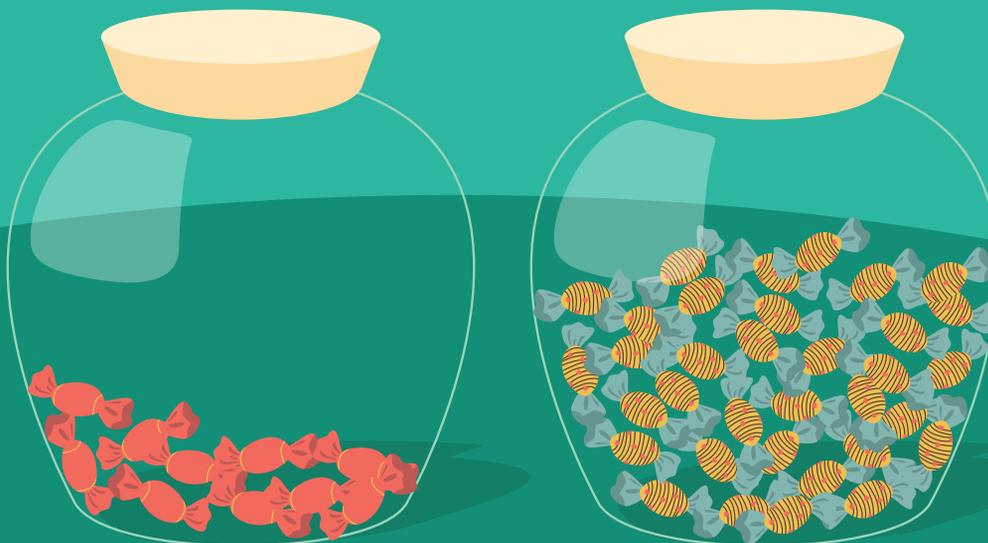
Move forward... don't kick the good habits.

3

If you practice budgeting, and putting money away (even if it's only a small amount each month) eventually you'll do it instinctively. This process is easier to achieve if you have professional help. Just like you wouldn't try to learn how to skydive without someone holding your hand, so you shouldn't jump into the world of finances and investments without a financial advisor to guide you, and even encourage you to do the right thing.

And if you make additional contributions to your retirement fund, or open a tax-free savings account, you'll have the satisfaction of seeing your money grow, thanks to the marvel of compound interest. It's a great feeling – even better than smirking at the reflection of the new YOU in the mirror when you see the results of not eating all the sweets.

## Total Retirement Savings Over 40 Years



Actual Savings

Interest Earned

Your total interest earned will be much more than the amounts you actually saved. But to make this work for you, you need to be invested for as long as you can. It is never too late to start. So why not start today!