

2016

TIME TO SET YOUR HALF-YEAR SAVINGS RESOLUTIONS!

WE'RE HALFWAY THROUGH THE YEAR, BUT ARE YOU HALFWAY TO YOUR 2016 SAVINGS GOALS?

A lot of us set savings resolutions on the first of January each year. A much smaller number of us actually stick to them... Yes, it's disappointing to admit that all too often these savings resolutions fade away long before June even comes knocking.

But, let's not punish ourselves just yet. The first six months of the year go by so quickly, and with unexpected twists and turns. The Rand seeing its way to the 2016 halfway mark has also not been kind to our wallets.

Yes, it's been challenging and your resolutions might all be shattered, but now is the time to pick up the pieces and make the best of what you've got!

You have six months left to turn your savings ship around. So why not set yourself a couple of half-year resolutions? There won't be any fireworks or bubbly, but it's worth being reminded that life offers second chances.

YOU HAVE AN OPPORTUNITY EVERY DAY TO MAKE POSITIVE CHANGES.

SO... WHERE TO BEGIN? To make things easier for you, we've chosen **6 TIPS** to help you reach your savings goals, all within **6 MONTHS**. You can decide to follow it step-by-step, or switch it up monthly.

JULY

Mon Tue Wed Thu Fri Sat Sun

Why not start with a visit to your financial advisor? He or she is the perfect expert to approach when it comes to setting resolutions. Your advisor will help you design your perfect savings resolution plan.

AUGUST

Mon Tue Wed Thu Fri Sat Sun

Open that tax-free savings account that you've been meaning to open. A tax-free savings account allows you to save up to R30 000 per year, tax free. It's a great supplement to your existing retirement plan.

SEPTEMBER

Spring is here! Why not take this time to do some proper spring cleaning? Have a look at your water and electricity bills and make a list of the things costing you too much money every month. See if there's a way to save, like switching off your geysers, pool pumps, or plugpoints, and fixing those leaking pipes!

OCTOBER

Mon Tue Wed Thu Fri Sat Sun

Get your tax affairs in order (there's not much time left) and seek help from your financial advisor to ensure that you aren't caught off guard. Be sure you know what to claim for and submit your claims on time. And if you get any tax back, remember to save it for a rainy day!

NOVEMBER

Mon Tue Wed Thu Fri Sat Sun

Cut down on all unnecessary expenses this month. Late nights and dining out can rather be swapped for eating in and spending quality time at home with your family.

DECEMBER

Mon Tue Wed Thu Fri Sat Sun

Christmas is around the corner. Have an honest conversation with your family and come up with ideas on how you can save on Christmas presents, food, and all those other holiday treats. You'll be surprised at how little creativity costs.

Most importantly, **DON'T GIVE-UP ON YOUR GOALS!** With the right amount of determination and self-discipline, you'll soon be on your way to achieving them all. **It's never too late to make better decisions!**