

12-Month Money Challenge

Make 2018 your biggest savings year yet!



Sadly, DEBT and DECEMBER go hand in hand for many South Africans. Unless you followed a clever savings plan throughout 2017, you might be short of money to cover those extra expenses that December usually brings.

Unfortunately, there's no such thing as a quick fix. The only way to bargain on some extra cash at the end of the year is by starting your savings plan now... for next year!

Look at the 12-month savings calendar below. If you had followed this plan in 2017, how much do you think you could have saved?

Think about this

Saving R50 rand a week =













R200 a month = R2 200 by December

Saving R75 rand a week =

R300 a month = R3 300 by December

Saving R100 rand a week =

R400 a month = R4 400 by December

<p>January</p>  <p>Quit expensive habits like smoking.</p>	<p>February</p>  <p>Buy groceries in bulk and pay less.</p>	<p>March</p>  <p>Cancel your gym membership and start exercising at home.</p>	<p>April</p>  <p>Spend less on entertainment by reading a book or having a picnic.</p>
<p>May</p>  <p>Start planning your year-end holiday – look for early-bird specials.</p>	<p>June</p>  <p>Only drink water. Don't buy sodas, juices, or alcohol.</p>	<p>July</p>  <p>Try and avoid using too many electrical heating appliances.</p>	<p>August</p>  <p>Phone your insurance provider and ask them to re-evaluate your premium.</p>
<p>September</p>  <p>Plant a vegetable garden and start growing your own veggies.</p>	<p>October</p>  <p>Skip the restaurants, cook at home, and eat less meat.</p>	<p>November</p>  <p>Gather all leftover school supplies and store in a safe place for next year.</p>	<p>December</p>  <p>Create homemade Christmas gifts.</p>

By changing just one aspect of your lifestyle each month, how much can YOU save for the best December ever?

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