

# Let's talk **WHERE DOES YOUR MONEY GO?**

Experience  
One *Sun* WELLNESS



Finding Financial  
Freedom online  
self-help tools

## The **50/30/20 RULE**

— A simple way to take control of your spending

### 20% DEBT & SAVING

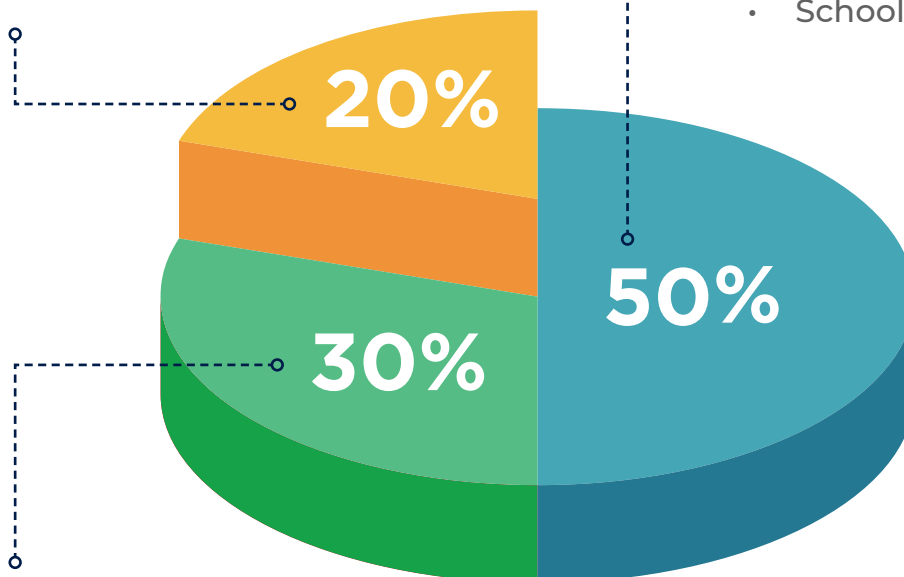
To build a better future:

- Pay off loans, cards or accounts
- Start an emergency fund
- Save for goals or retirement

### 50% NEEDS

Things you must pay for to live and work:

- Rent or home loan
- Groceries
- Electricity and transport
- School fees or childcare



### TOP TIP:

Use cash or a separate account for your “wants” It helps you avoid overspending.

### 30% WANTS

Extras that make life nice, but you can live without:

- Takeaways
- Subscriptions and entertainment
- Data bundles and shopping

**START TODAY.** Make a simple spending plan that works for you.

### Need help?

Talk to a financial coach — for free!



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Callback \*134\*20068#  
help@lifeassist.co.za  
[www.yourlifeassist.co.za/sunint](http://www.yourlifeassist.co.za/sunint)

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