

**W****WOOLWORTHS GROUP  
RETIREMENT FUND**

MAKING THE DIFFERENCE TO YOUR RETIREMENT

**FINANCIAL WELLNESS****STEP 2****MY SPENDING  
DIARY**

- Start right now and keep a **DAY-TO-DAY** record of every cent that you spend.
- This Spending Diary **is not for your FIXED** monthly expenses (such as rent or insurance).
- Also **include** what you spend on **your cards**.
- **Include all the small things** – like ice cream and parking. They all add up over time.

**THINK BIG. START SMALL. ACT NOW!**





























# TIPS

- **Carry your Spending Diary with you**, especially if you find it hard to keep track of where your money goes.
- Write down **every cash and card purchase**, even the small things.
- **Keep your receipts.** This is an easy way for you to record your expenses later.
- There are **cellphone applications** that can help you track your spending. Download a handy application that suits your needs (such as Toshl Finance).



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**Fund queries:** For more information, contact us on **021 407 2699**

**Email us:** [jennywolhuter@woolworths.co.za](mailto:jennywolhuter@woolworths.co.za)

**Or write to the Retirement Fund Post Box:**

Woolworths Group Retirement Fund, PO Box 680, Cape Town 8000

**[www.wgrf.co.za](http://www.wgrf.co.za)**