



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

FINANCIAL WELLNESS

STEP 2

KEEP A SPENDING DIARY



RECORD YOUR DAY-TO-DAY SPENDING IN YOUR SPENDING DIARY. Then transfer your weekly totals into this brochure. Keep this brochure in your 'Planning for My Retirement' ring binder.

Your **DAY-TO-DAY** Spending Diary will help you find out exactly where you are spending (and squandering) your money. The results may be surprising. It is important for you to know what your spending patterns are so that you can take control of your finances.

- **In Step 1 – you set some realistic financial goals.** This was your first step towards achieving Financial Wellness.
- **In Step 2 – you will find out exactly where you are spending your money.** The results may be surprising. You will need these figures for your monthly budget in Step 3.
- **In Step 3 – we will help you to create a monthly budget.** This will help you to start saving money towards your financial goals.

IT IS IMPORTANT TO KNOW WHERE YOUR MONEY REALLY GOES, SO THAT YOU CAN DRAW UP A REALISTIC MONTHLY BUDGET. YOUR SPENDING DIARY WILL HELP YOU ACHIEVE THIS.

THINK BIG. START SMALL. ACT NOW!

IN STEP 3 YOU WILL CREATE A MONTHLY BUDGET AND START SAVING TOWARDS YOUR FINANCIAL GOALS

- A budget is the most effective way to take control of your spending and to achieve the financial goals you set in Step 1.
- Your budget will help you find ways to save money and also shrink your dumb debt.
- If you stick to your budget, it will empower you to achieve Financial Wellness and create wealth for your family and your future.

The most important thing you can do for yourself and your family is to take this journey with us – one step at a time.

NEXT... **STEP 3** **CREATE A MONTHLY BUDGET**

We will help you to create a monthly budget. If you stick to it, you will save money to reach your financial goals, shrink dumb debt and be closer to achieving Financial Wellness.

DO YOU NEED ADDITIONAL COPIES OF THIS OR OTHER BOOKLETS?

You can print additional copies from Imbizo (People site under 'Retirement').
Alternatively, you can download a PDF from www.wgrf.co.za

DO YOU HAVE ANY QUESTIONS?

If you have any questions, please email jennywolhuter@woolworths.co.za



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