



# Financial Spring Clean

## SPRING CLEAN YOUR MONEY GOALS

Spring is a great time to stop, review and refresh your financial goals and plans. Importantly, our habits have a big influence on money matters and often we are not aware of their powerful impact.

Check up on any financial plans you have set for the year. The best way to do this is by identifying habits that are not helpful and to replace them with financial success habits.

We've listed some money habits you should consider adopting to help you improve. Firstly, find a registered financial advisor, show him or her this pamphlet and ask for their assistance. You could refer to [www.yourfund.co.za/columbus](http://www.yourfund.co.za/columbus). Alternatively, you could consult the Mentenova team members, who visit the site regularly. The initial consultation is free of charge.



### **Pay a visit to your financial advisor**

To plan your finances sufficiently, you need an expert on your side. Your financial advisor will always consider your unique profile and help you plan for the remainder of the year.

### **I don't have a financial advisor. What should I do?**

The Fund has not appointed a financial advisor because we believe in the member's free choice.

To find a financial advisor, please refer to:  
[www.fpi.co.za](http://www.fpi.co.za) and [www.findanadvisor.co.za](http://www.findanadvisor.co.za)



#### **Revisit your budget and retirement plan**

With the help of your financial advisor, you can look at what your shortcomings are and if you are still on track to reach your retirement goals. Your advisor can help you improve your financial plan for the remainder of the year.



#### **Scale down on spending**

Rather cook at home and rent a DVD. Home-cooked meals and home-based entertainment can save you a lot of money each month.



#### **Automate your savings**

Set up an automatic system to save money every month. This way you can have peace of mind that your monthly savings have already been subtracted and anything left after bills and other payments is safe for you to spend.



#### **Determine your personal financial goals**

Consider your financial goals before you swipe your card or withdraw cash. Ask yourself whether the money being spent is aligned with your goals. If not, you should reconsider spending that money in the first place.

Good money habits consistently applied over time could lead to several benefits in your future. Speak to your financial advisor about how you can add more towards **you** this Spring.



Holidays allow for more time spent with your children. And the time has never been more perfect to set some good money examples. No matter what your financial situation is, you can always set good financial habits that your kids can learn from. Here are some quick tips:

**Set financial goals:** Have your children set financial goals this holiday and have them earn the money. Get creative! Place a money jar somewhere, or paste a colourful poster to the wall and have them track the money they earn over the holiday.

**Create a financial calendar:** Set a budget for each day of the holiday. Show your children the money allocated for each event/outing on a calendar and how that amount is spent - not overspent.

**Avoid impulse buys:** We are quick to buy things that appeal to us in the moment. Before buying your child that new toy he/she wants, explain the importance of thinking it through. Let them dwell on it for a couple of days - chances are that they might change their minds.

#### **CONTACT:**

Should you have any questions, contact **Johan Hartzenberg**, the Fund's Principal Officer, on 082 801 3323; or email [jhhartz@outlook.com](mailto:jhhartz@outlook.com).

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