



## FAMILY BUDGETING: SAVE IN THE NEW YEAR

Tips for creating a family budget

<http://yourfund.co.za/columbus>



### Be a money role model. Empower your children to secure their financial future.

Your children are studying your behaviour around the clock. Whether you are eating, getting dressed, or spending money, your little ones and even your teenagers are paying attention. Therefore, it is important to be aware of the example you set. The way you manage money can set a lasting example.

**Wouldn't it be wonderful if we could raise a generation free of financial worries?** It is possible to raise your child to be money smart: all you need to do is start as soon as possible.

### Bring your budget home!

Gather your children for a monthly money meeting. Be honest about the money coming in and going out and brainstorm ideas for how the remainder can be spent wisely for that month. Encourage every member of the family to deliver input.

Here are some easy tips to encourage healthy money habits:



Family money goals can be both educational and fun. It will not only make your children feel part of important decisions in the household; it will also teach them valuable money lessons. Get your partner on board and see how you can make some changes in your household.

### **Contact us**

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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