



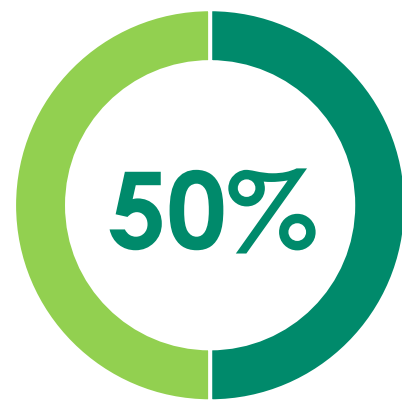
FINANCIAL EDUCATION KEY TIPS

SAVINGS & INVESTMENT
MONITOR
2026

INSURE | BANK | INVEST

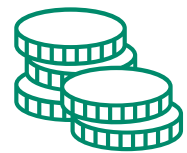


EARNINGS AND FINANCIAL STRESS

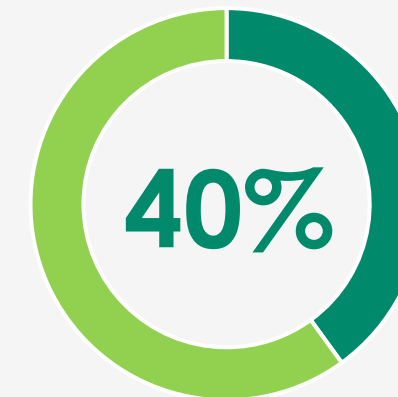


50% of working South Africans reported earning more income than they did a year ago

An increase in income is an opportunity to strengthen your financial position, not your lifestyle.



- Pay down debt: Use part of the additional income to reduce outstanding debt and future interest costs.
- Boost savings: Before upgrading your lifestyle, increase your savings contributions and build a stronger financial buffer.
- Invest for the future: Consider directing some extra income toward retirement savings or long-term investments that can grow over time.



40% of consumers said they are considerably financially stressed

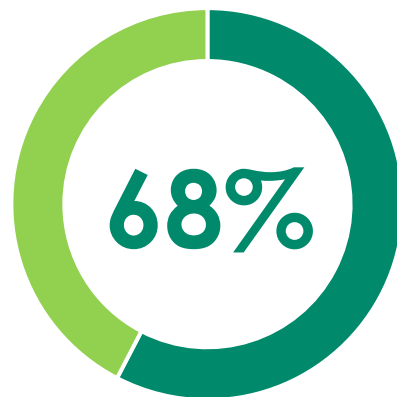
Financial stress often grows when spending is not guided by a clear plan. Small behavior shifts can make a big difference. For example, being overly indebted can result in stress, therefore it's important to approach debt prudently.



- Budget clearly: Create a realistic budget and treat it as non-negotiable.
- Track every Rand: Knowing where your money goes is the first step to taking back control.
- Set goals: Clear financial goals make it easier to resist impulse spending.
- Know your triggers: Identify the habits, emotions or social pressures that drive unplanned spending.



STORE CARDS AND LOANS

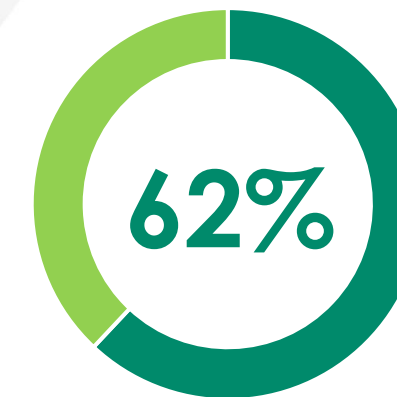


68% of consumers said they have a store card, the incidence higher than a year ago (+6)



A store card can be useful, but it becomes expensive when it is used to buy what you cannot afford.

- Buy only what you can afford in cash ??? (including treats/ indulging): If the money is not available today, think carefully before swiping the card.
- Pay the full balance monthly: This helps you avoid interest and prevents short-term purchases from becoming long-term debt.
- Avoid minimum-only payments: Minimum payments keep the account active but can keep you in debt for longer.
- Watch your credit use: Use only a small portion of your available credit to stay in control and support a healthier credit profile.



62% of consumers said they use funds from a loan to cover unexpected expenses

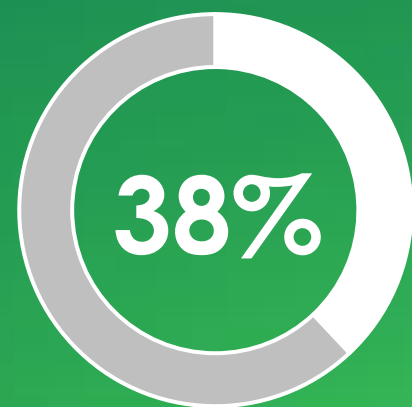


Financial stress often grows when spending is not ...??? Unexpected expenses are easier to manage when there is a financial safety net in place.

Live within your means: A clear budget helps prevent normal expenses from becoming financial emergencies.

Build an emergency fund: Small, consistent contributions can create a buffer over time.

Reduce reliance on debt: Emergency savings are usually cheaper than using loans or credit to absorb unexpected costs.

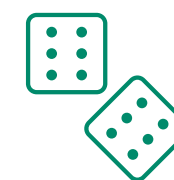
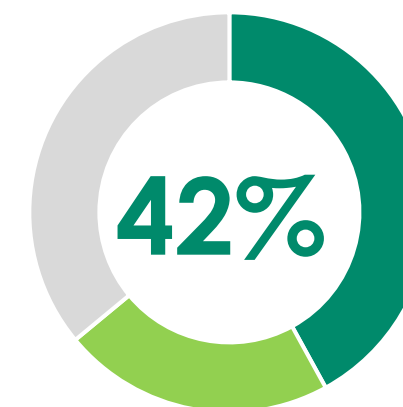


38% of working South Africans have approached a creditor to make payment arrangements

Asking for help is a positive step. The key is to use the arrangement to regain control, not to create more pressure.

- Stick to the arrangement: Honour the agreed payment plan to avoid penalties, collection action or the cancellation of the agreement.
- Do not add new debt: Use the breathing room to stabilise your finances, not to open new accounts or take on more credit.
- Review your budget honestly: Frequent payment arrangements may point to a deeper budgeting challenge.
- Communicate early: If circumstances change, speak to creditors before missing a payment.

CREDIT AND GAMBLING



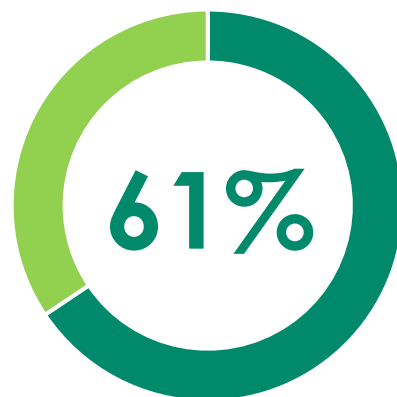
42% of working South Africans acknowledged they gamble to cover expenses and 22% who gamble, have found themselves in financial difficulty because of gambling

Gambling is not a financial plan and should never be treated as a way to cover household expenses.

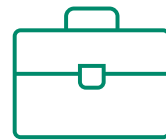
- It is chance, not strategy: There is no guaranteed formula for winning.
- The odds are not in your favour: Gambling systems are designed to generate profit for operators, not reliable income for players.
- It can deepen financial pressure: Money spent gambling is money that could have gone towards essentials, savings or debt reduction.
- The financial risks of gambling can escalate quickly and affect more than just monthly cash flow.
- Avoid chasing losses: The belief that the next win will recover past losses is a costly trap.
- Recognise the debt risk: Gambling can contribute to over-indebtedness and long-term financial distress.
- Act early: If gambling is affecting your finances, seek help before the situation becomes harder to manage.



POLLY-JOBBERS AND RETIREMENT

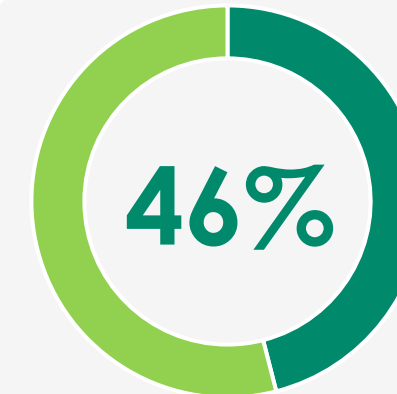


61% of respondents said they are PolyJobbers or have additional income streams



A second income can ease financial pressure, but its impact depends on how the money is used.

- Use extra income strategically: Prioritise savings, investing or paying down debt.
- Avoid lifestyle inflation: Earning more should not automatically mean spending more.
- Build wealth, not obligations: Do not use additional income as a reason to take on new monthly commitments.



46% of those saving for their Retirement have said they are making solid progress

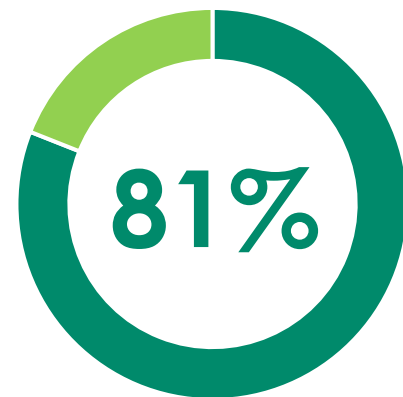


Retirement planning needs consistency, discipline and a clear view of future needs.

- Get advice early: Speak to a qualified financial adviser if you are unsure whether you are on track.
- Start now and stay consistent: Time is one of the most powerful tools in retirement planning.
- Keep debt under control: Avoid unnecessary debt that limits your ability to save for the long term.
- Plan for real costs: Retirement savings must cover everyday expenses, healthcare, transport and other essentials.



SAVINGS & COPING MECHANISMS



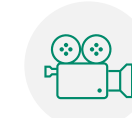
Whilst 81% have a savings goal, just more than 1 in 2 consumers on average are not on track with the top set goals.



A savings goal only becomes reality when it's backed by a plan and consistent action.

- Automate your savings: Save first, spend second. Even small, consistent contributions add up over time.
- Set milestone targets: Break big savings goals into monthly amounts to stay on track and measure progress.
- Cut before you earn more: Redirect unnecessary spending towards your savings goals before looking for extra income.

Coping Mechanisms



29% cheaper TV streaming options



27% switch to cheaper supermarket brands



24% cut down on domestic help



24% moved to cheapest cell phone or data options.



23% made cheaper living arrangements



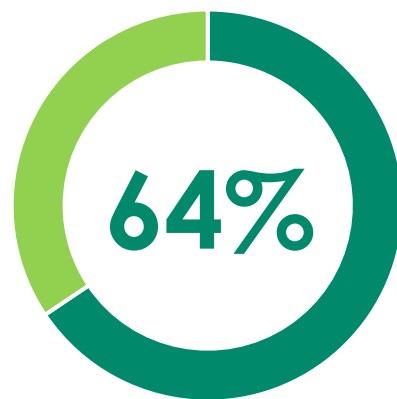
18% put major expenses on hold.

Small changes add up: Savings across several spending areas can make a meaningful difference over time.

- Adapt to the moment: Review expenses regularly and adjust spending to match current financial realities.



INFORMAL SAVINGS



Informal savings, unbanked cash savings continue to climb from 53% to 64%.

- **Informal savings remain a trusted way South Africans to build financial resilience, maximising the benefits requires balancing convenience, discipline and security.**
-
- Save with purpose: Turn the discipline of a stokvel into a clear savings goal and regular contribution habit. It's a way of diversification.
- Don't keep all your savings in cash: Maintain an emergency buffer but let the rest earn interest where possible.
- Balance convenience and security: Choose savings solutions that are easy to access without compromising the safety of your money.



THANK YOU

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