



savings MONTH

July is savings month. Managing expenses to maximise your savings can be difficult during these tough financial times. Here are some money saving hacks to get your savings on track:



Eat in

Pack lunches, keep a healthy snack on hand and swap takeaways for hearty homecooked meals.



Make a shopping list & stick to it

Having a list of essential items to shop will help you plan and stick to your budget, you will also limit your trips to stores this way.

BONUS TIP: Avoid grocery shopping on an empty stomach – you are more likely to make unnecessary purchases when you are hungry!



Track your expenses

Review your spending & bank statement regularly to track your spending and identify unnecessary expenses that you can cut out of your budget.



Consider your Retirement Savings:

Did you know that only 5 - 6% of South Africans retire with enough money to maintain their lifestyles in retirement?

TFG as a responsible employer has made it easy for permanent TFG employees to save for their retirement by contributing towards TFG Retirement Fund.



Wait 24 hours before checking out on online purchases

Let online orders sit in your basket for 24 hours before clicking 'check out'. Review how you feel in the 24 hours, If you are still happy that the item is something you cannot go without, go ahead and check out!



Lower your monthly Debt repayments

Debt is one of the main obstacles to maximising your savings. Consider using the snow ball method to clear your debt by tackling your debt repayments from smallest to largest.



Automate your monthly savings

Most banks offer their clients the option to automate their monthly savings. Check if your bank has the functionality for you to create a debit order for your monthly savings.

Are your finances overwhelming you?

Contact the TFG Helpline for confidential support on 0800 111 323 (toll free)

Are you a member of TFG Retirement Fund?

- If you are a member of the Fund, consider contributing additionally towards your retirement fund savings. [Click here](#) to complete the additional voluntary application form.
- If you are not yet a member of the Fund, joining is easy! Access the application form via the quick link [click here](#)

Note: if you are a permanent employee and not currently a member, you will be auto-enrolled to the TFG Retirement Fund after 24 months of your eligibility date.

For more information regarding TFG Retirement Fund visit www.tfgretirementfund.co.za