

A stylized sunburst graphic in orange, consisting of a semi-circular arc with numerous sharp, triangular rays of varying lengths extending upwards and outwards.

EDUCATIONALS



WHAT IS A BUDGET?

A budget is a plan for your money.

It helps you:

- Make sure you have enough money until your next paycheck.
- Avoid running out of money before the end of the month.
- Save for emergencies or things you want (like a car, school, or a trip).



WHY IS A BUDGET IMPORTANT?



WITHOUT A BUDGET, IT'S EASY TO SPEND MORE THAN YOU EARN. THAT MEANS YOU MIGHT NOT HAVE ENOUGH LEFT FOR RENT, FOOD, OR ELECTRICITY.

A budget shows you:

- How much money you bring in (your income).
- Where your money goes (your expenses).

When you see it all written down, you can decide what to spend less on, and how to save more.



HOW TO MAKE A BUDGET

STEP 1: COLLECT YOUR INFO

GATHER YOUR:

- Pay slips (to see how much you earn)
- Bills and receipts (to see how much you spend)



STEP 2: WRITE IT DOWN

MAKE 2 LISTS:

1. Money you earn – Your salary, child support, or other income.
2. Money you spend – Rent, food, transport, electricity, airtime, clothes, etc.

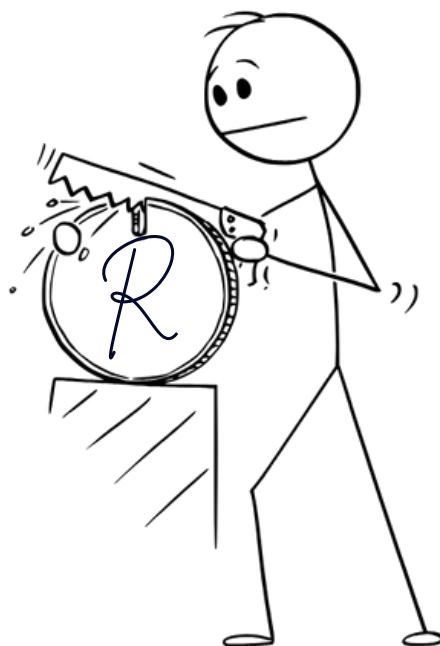


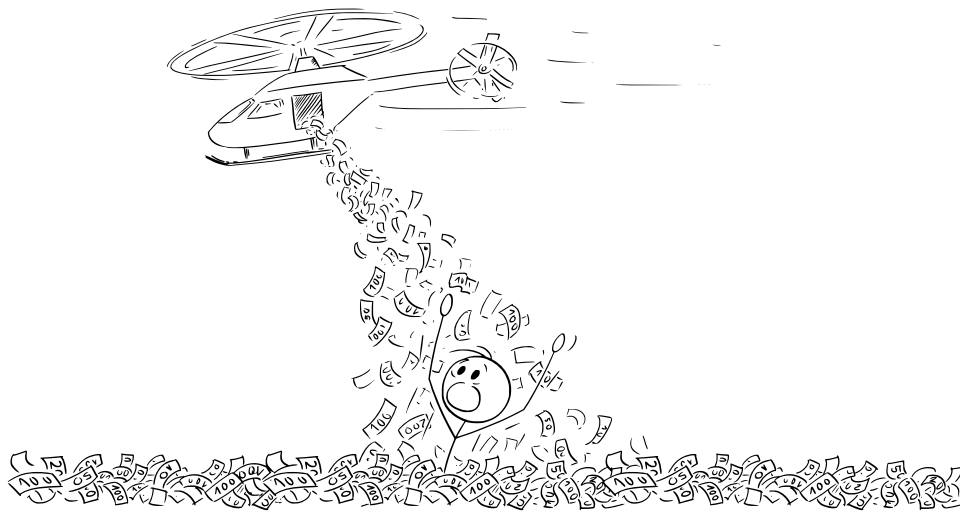
HOW TO MAKE A BUDGET

STEP 3: DO THE MATHS

TAKE YOUR TOTAL INCOME, AND SUBTRACT YOUR
TOTAL EXPENSES:

- If you have money left, great! You can save or plan for other things.
- If you don't have enough, look at where you can cut back (less airtime, fewer takeaways, cheaper transport, etc.)





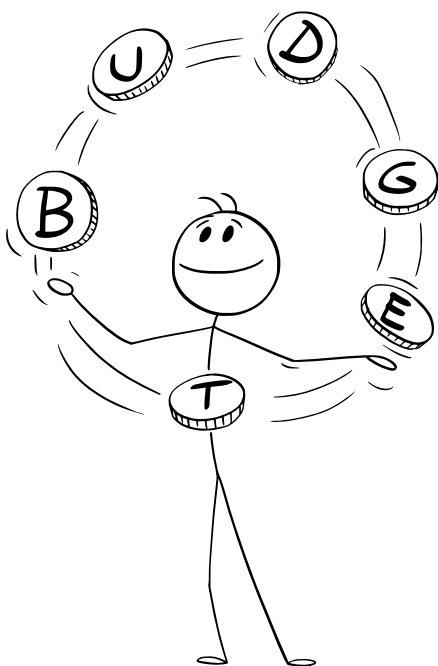
HOW TO USE YOUR BUDGET EVERY MONTH

1. AT THE START OF THE MONTH – PLAN HOW YOU'LL SPEND YOUR MONEY.
2. EACH DAY – WRITE DOWN WHAT YOU SPEND.
3. END OF THE MONTH – CHECK IF YOU STUCK TO YOUR PLAN.

If you spent too much, try again next month with a better plan.



TIP: MAKE SAVING PART OF YOUR BUDGET



EVEN IF IT'S JUST A LITTLE BIT,
TRY TO SAVE SOMETHING EVERY
MONTH. SAVINGS HELP YOU:

- IN AN EMERGENCY (LIKE
FIXING YOUR CAR OR
PAYING FOR MEDICINE)
- REACH A GOAL (LIKE BUYING
SCHOOL UNIFORMS OR
GOING ON HOLIDAY)

YOU CAN OPEN A BANK
ACCOUNT, OR KEEP IT IN A SAFE
PLACE.





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