

# USE YOUR MONEY WISELY



# 2.

## A financial guide for South Africans

- Read how to
- get out of financial trouble
  - work for a secure future
  - take control of your financial affairs

### How well do YOU sleep at night?

# How to find your way through this book

**Use Your Money Wisely** can answer most of your money questions.

Find the answers to your questions here!

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The Banking Council  
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Association of Collective Investments (formerly Association of Unit Trusts)  
The Life Offices Association  
The South African Insurance Association  
Institute of Retirement Funds  
Financial Intermediaries Federation of South Africa  
National Consumer Forum  
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*Use Your Money Wisely* was developed by the Educational Support Services Trust (ESST) on behalf of the Financial Services Board (FSB) as part of an ongoing Consumer Education Project to help all South Africans. First edition.

Most service providers are members of industry representative bodies which have strict codes of conduct. Consumers may also approach these bodies with enquiries or complaints.

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