

# How to Gain Control Over Your Money



We all have many needs — and wants! Personal needs ... family needs. Some are essential and some can wait.

## What are your needs and wants?

### Shelter



### Clothing



### Food (basic)



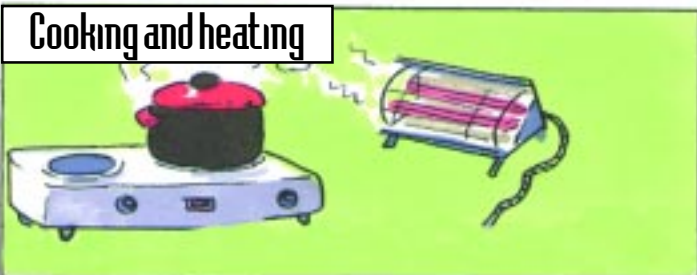
### Food (luxuries)



### Education



### Cooking and heating



### Water



### Medical



Municipal accounts ... rates, rubbish removal etc.



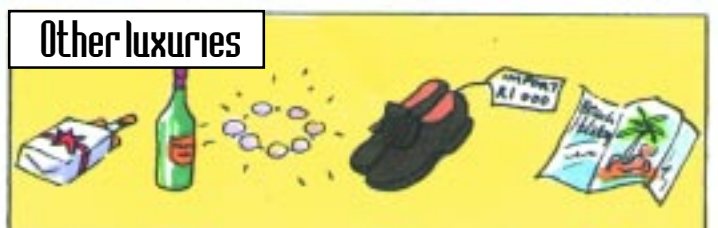
### Entertainment



### Furniture



### Other luxuries



Sit down with your family and make a list of all your *needs* and all your *wants*.



Oh, no! Where do we start?



Yes, that is how one feels when one looks at the list of needs.

First of all, we have to decide what is essential and what is not.

When you have done that, it is easier to divide up your weekly or monthly money into a budget.

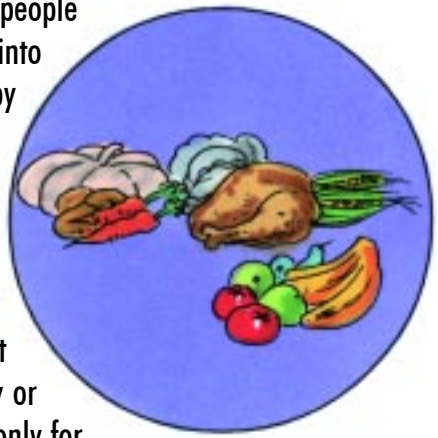


Things like rent (or paying off your bond) are essential.

And so is food.

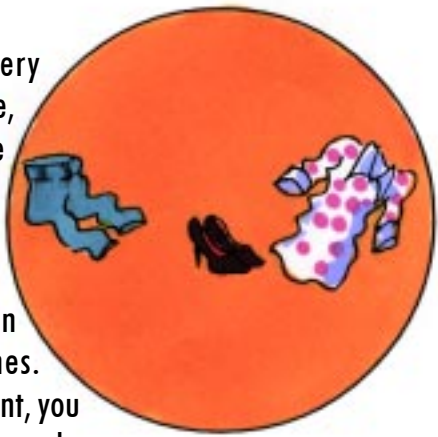
But with food, many people have got themselves into money trouble by buying fancy tins of food or take-aways.

When you budget, budget for good, wholesome food that you can prepare at home. Use luxury or expensive foods only for special occasions!

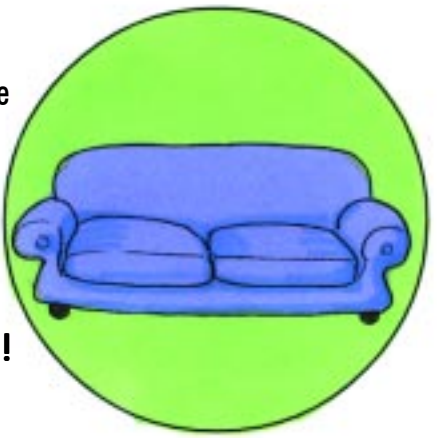


Clothing is very important, but here, too, it is easy to waste money. Buy what you can afford — and be very careful before you open an account for clothes.

With a clothes account, you will almost never have enough cash to buy good, inexpensive clothes at other shops or at sales.



We all love beautiful furniture, but don't buy new furniture if you cannot afford it. Save up ... and buy for cash!



**Saving for a rainy day**  
 Some expenses (such as doctors' bills and car repairs) come when you don't expect them. Be wise! Save a little bit every month for those unexpected expenses!

