

# Webinars



## Webinar Toolkit: July 2022

### **“Rands and Sense: A Guide to Better Budgeting”**

This toolkit will cover some of the contents from the webinar, as well as further information on Rands and Sense: A Guide to Better Budgeting, including:

- Financial Health Trends
- Financial Pressure on Breadwinners
- Top Reasons for Financial Stress
- Budget Benefits
- Ideas to Reduce Grocery Costs
- And more information about the August 2022 webinar

If you missed this webinar linked to this toolkit, you can watch the recording available on the Kaelo website – <https://www.kaelo.co.za/introducing-free-monthly-webinars/>

### **Your Facilitator**



**Val Leeming**

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## Financial Health Trends



**78,5%**

**Debt to income ratio**

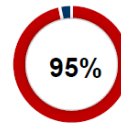
Source: (SA Reserve Bank- Full Quarterly Bulletin – No 300 – June 2021)



**6%**

**Inflation Rate**

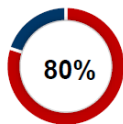
Source: (SA Reserve Bank)



**95%**

**Of people cannot retire with enough income to be comfortable.**

Source: (Alexander Forbes)



**80%**

**People are feeling serious financial stress**

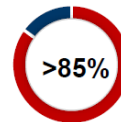
Source: (Savings and Investment Monitor – Old Mutual)



**34,4%**

**Unemployment Rate**

Source: (Stats SA- Quarterly Labour Force Survey (QLFS) – Q1:2021)



**>85%**

**of all South Africans need help either financially, emotionally or both as a result of the Covid-19 pandemic**

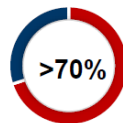
Source: Debt Rescue South Africa Survey



**8,25%**

**Prime Lending Rate**

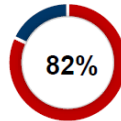
Source: (SA Reserve Bank)



**>70%**

**Of Working South Africans Don't have a Will**

Source: (Fin24)



**82%**

**HR Professionals think financial stress has increased in their organization over the past 18 months?**

Source: Interface Survey May 2021

## Financial Pressure on Breadwinners

With more families having both partners working and contributing towards the financial burden. Men no longer need to feel the sole burden of being the breadwinner or constantly worrying about losing their job and livelihood.

Symptoms of breadwinner's anxiety include excessive worry, irritability, tension, restlessness, tiring easily, difficulty concentrating, giving up hobbies, and sleep problems -- such as nightmares or not being able to get a good night's rest.

This can often lead to Mental Health disorders



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## Top Reasons for Financial Stress

- Too Much Debt
- Spending More than you earn
- Bad Planning
- Job Loss
- Carrying debts of partners, spouse and family members
- Unemployment Rate is 34,4%
- Not having savings to fall back on- Chicken and Egg Scenario
- Cost of Living and Global Events

## Budget Benefits

- Enables you to reach your goals- keep your eyes on the prize
- Stay on track. You don't spend what you don't have
- Enables you to retire well. Think to your future self.
- Emergencies don't stress you out. You have an ICE fund.
- Helps you track your money habits
- Less Stress. You feel happier, and more in control. Financial stress is a Top Stress Trigger

## Ideas to Reduce Grocery Costs

1. Set Up a Meal Plan
2. Meat Less Mondays
3. Avoid Recipes that need a special ingredient
4. Plan your Meals Around Seasonal Fruit and Veg
5. Go VAT Free – Brown Bread, Dried Beans, Rice, Fruit and Veg, Milk, Eggs etc.
6. Do a weekly shop not monthly after payday
7. Eat before you shop
8. Check your stock

# Webinars



## Thank you for joining the session!

Remember you can access the recordings, toolkits and register for each monthly session on the Kaelo website:

<https://www.kaelo.co.za/introducing-free-monthly-webinars/>

## Up next month:



## Empowered Women

Wednesday, 10 August, 14:00 CAT

Register on: <https://www.kaelo.co.za/introducing-free-monthly-webinars/>

## Your Facilitator



**Tracy Helps**  
Clinical Social Worker

**We look forward to seeing you there!**