



PAYDAY POINTERS

Family Matters in your finances too

April Pay Day Pointer

Family Matters

With family day being celebrated on the 13th April, our theme is "Family Month" and there is no better time to reflect on your priorities and how your finances impact your family. It is also a great opportunity to implement our six simple steps to make your family's lives a little better, now and in the future.



What is important to you? Our lives are so rushed and hectic, we often take our families for granted - it is always easier to skimp on family time to catch up on work or chores, isn't it? We are so busy running around sorting out what is "urgent" that we seldom have time to focus on what is important.

It all starts with you. You cannot give your family the love, attention and security they deserve, nor plan intelligently for their future, if you have not first taken care of yourself. Not maintaining a healthy work-life balance will leave you exhausted and irritable. Financial problems are one of the greatest stressors, ranking along with death and divorce, and can result in stress, chronic illness, depression, relationship problems, reduced productivity and even suicidal tendencies.

Take time. It is estimated that most people spend more than 160 hours a month working, but less than one hour a month on managing and planning their personal finances.

Make it a team effort

Your family is affected by every decision you make and in addition, you cannot achieve your financial goals without their support. For these reasons, it is vital to openly and honestly discuss financial matters with your family, so that they will understand the financial situation and can contribute to meeting the goals.

It is particularly important that spouses openly and honestly discuss their finances - financial difficulty ranks on the list of the main causes of divorce.



Pay yourself and your family first

It is vital that we change our focus from spending to saving. Remember that short-term gratification costs you money and that long-term gratification makes money. Make it a family challenge with appropriate rewards to see by how much you can increase your savings each month.

Teach your children well

Don't leave your children in the dark about financial matters. Teach them how to earn money, how to spend wisely, and how to save for something they really want. If they understand these concepts, you are also far more likely to get their co-operation in meeting the financial goals for your family.



Six steps to making your family finances work:

1. Take time to think about what is important to you.
2. Create Work-Life-Balance.
3. Spend time managing your finances
4. Talk to your family about your finances
5. Save first
6. Teach your children about money matters

Need assistance?

Schedule an appointment with your relationship manager by clicking [here](#) to discuss and plan your financial wellness

Kind Regards,

Your Interface Team



Contact us :

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