



# PAYDAY POINTERS

## Five Strategies for Health and Wealth

October 2008 Pay Day Pointer

### Take care

Stress is intricately linked to ill-health and one of the most stressful situations we can find ourselves in is financial difficulties. Here are five strategies that work equally well whether you are creating financial wealth or attaining good physical health!

Statistics show that up to 90% of all visits to the doctor are for stress-related ailments and complaints. Financial difficulties fall into the highest category of stress - severe, chronic, long-term stress which also includes death of family member, divorce and moving. So, taking care of your health means also taking care of your financial circumstances. Fortunately, the same strategies can be used to improve your physical health and your financial well-being.



For your health and your financial situation, you have to start with where you are now, and create a vision or a goal of where you would like to be. Then you need to implement a plan to take you from your departure point to your destination.



Here are five top strategies for creating the wealth and health that you want:



### 1. Take Action!

Don't wait another day to take action. Start today, right now, and do what needs to be done. Define where you are now, decide where you want to be and how you are going to get there. Then start implementing your plan immediately.

### 2. Set Goals that inspire you

When you set your health and wealth goals, choose goals that will inspire you and will keep you motivated. Make your goals personal, realistic, very specific and add a deadline. "I want to be debt free by the end of 2009." "I want to save up enough money for my children to attend university."

### 3. Make the Right Choices

We know what the "right" choices are. In terms of your health, eat five servings of fruits and veggies a day, drink plenty of water, cut down on coffee and cigarettes, get 20 minutes of exercise three times a week.

In terms of finances, don't spend more than you can afford, avoid making lifestyle debt, only use credit and store cards if you can repay the balance before the interest free period is up, and get a financial plan in place to ensure your future financial wealth.

### Health Check

Have the necessary health and preventative checks done every year. October is Breast Cancer Awareness Month, and now is a great time, not only to have a full check-up, but also to find out more about this disease and how you can prevent it.

### 4. Ask for Help

Don't suffer ill-health or financial dire straits in silence! Get you GP, specialist, your family and even the gym instructor involved in helping you reach your health goals.

Speak to your financial adviser about your financial goals and enlist his or her help in charting the way. Get debt counseling if your debt is out of control, or make payment arrangement with your bank or creditors.

### Stay Informed!

Stay informed about your own health and financial situation, as well as about the latest trends and innovations available to help you meet your goals.

Do preventative financial checks regularly. Keep your budget updated on a daily basis and have a full financial planning review with your financial planner every year to update your will and review your policies and financial strategies.

Implement these five strategies today and you can look forward to a healthier and wealthier future! Kind Regards,

Your Interface Team



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