



INTERFACE EMPLOYEE FINANCIAL SOLUTIONS

PAYDAY POINTERS

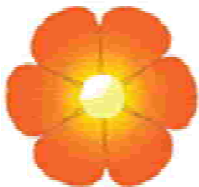
Spruce up for Spring - 6 Sassy Strategies

September 2008 Pay Day Pointer

Spring is here!

Apart from the glorious crisp air, the spring sunshine and the gorgeous blossoms on the trees, we have certainly received some excellent news of late to boost our spirits this spring. The Reserve Bank kept the interest rate steady, South Africa's economy achieved an exceptional growth rate of 4.9% in the second quarter of 2008 and the petrol price has dropped in one of the biggest decreases in history!

It's the ideal time to spruce up, spring clean and use our six sassy strategies to get into the swing of Spring!



1. Make Space

Are your drawers bulging with old accounts, slips and tax returns that have not been filed? Buy a few files, mark them neatly and get your paperwork under control! Make divisions so you can easily file and find your medical accounts, insurance documents, petrol slips, salary slips, bank statements etc.



2. Kick a Habit

Pick one bad financial habit and kick it! Whether you neglect to save every month, procrastinate on updating your budget or shop when you are blue, now is the time to kick the habit!



For example, create a savings account just for your savings and set up a debit order against your existing account to pay your monthly savings into the new account automatically. Or, make a date with yourself each month to budget and take up a stress-relieving hobby for those blue days.

Upskill

The spring is a great time to upskill! Take a financial course, find out how, for example, trusts work, buy a book about successful investment or subscribe to a financial magazine. Brushing up on your financial skills will be great for your confidence and your financial future.

4. Simplify

This spring, simplify! Learn how to use the Internet and telephone banking and set up debit order payments for your monthly accounts. It is often cheaper and will free up your time!

Fun Spring Facts

Strawberries are the first fruit to ripen in Spring
Pakistani boys celebrate spring with a kite-fighting contest
In England, children celebrate spring by dancing around tall poles decorated with ribbons called Maypoles.

5. Snub the Money Guzzlers!

Did you know that the interest rate on retail accounts is around 27% or more? Don't allow them to charge you such ridiculous rates! Only use your store cards if you can pay back the full amount outstanding within the interest free period. If the retailer doesn't offer an interest free period - only buy cash!

Save!

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Kind Regards,

Your Interface Team



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