Budget Hub

ONE-PAGE CHEAT SHEET

Where Every *Rand* Goes

The order of operations for your money — work down the list, don't skip a rung. **Each step protects the next.**

1. **Cover essentials & know your numbers**
   Pay rent, food, transport and minimum debt. Track what comes in and goes out so you know your real **surplus** — everything below uses it.
2. **R1,000 starter buffer**
   A small cash cushion so a flat tyre or a burst geyser doesn't become credit-card debt.
3. **Kill high-interest debt**
   Attack anything above ~12% a year: credit cards, store accounts, payday and personal loans. Clearing 20% debt is a **guaranteed 20% return**.
4. **Grab the employer match**
   If your job matches pension or provident contributions, put in enough to get the full match. It's free money.
5. **Build a full emergency fund**
   3 months of essential expenses (6 if your income is irregular). Keep it reachable: a savings or notice account, not a fixed deposit.
6. **Invest tax-free first**
   Fill your **TFSA** (R46,000/year, all growth tax-free), then a Retirement Annuity (contributions deductible up to 27.5% of income).
7. **Goals + growth, together**
   Save for specific goals (house deposit, car) and invest in low-cost ETFs. Then overpay lower-interest debt (bond, vehicle) and build long-term wealth.

RULES OF THUMB

High interest	> ~12% / yr
Emergency fund	3 mo · 6 if irregular
TFSA limit	R46k/yr · R500k
RA deduction	up to 27.5%

Windfalls (bonus, tax refund) → **apply to your current rung**

DON'T

- Don't invest while carrying **credit-card debt** — the debt costs more than investments earn.
- Don't skip the **R1,000 buffer** — it's what stops the cycle restarting.
- Don't lock your emergency fund where you **can't reach it fast**.

THE VAULT

This is the foundation. Get the complete 90-day playbook — **Money Mastery** — free when you create a Budget Hub account. → **budget-hub.com/vault**

GENERAL GUIDANCE FOR SOUTH AFRICANS, NOT FINANCIAL ADVICE.