

JS



SHE INVESTS  
Arena

**What is Financial Freedom  
& How do you achieve it**

**financial  
freedom**

**who**

**is calling  
the shots**

**you or your  
money?**

# Financial Freedom & HOW to achieve it

---

JS ≡



Does  
**MONEY**  
**worry** you?

Cause  
**arguments**  
in your home?

And create  
**anxiety?**

# Financial Freedom & HOW to achieve it

---

JS ≡

What is  
**financial  
freedom**  
anyway?

#FF

It isn't about how  
much you earn,  
it's about the  
**DECISIONS**  
you make with the  
money you have

# Financial Freedom & HOW to achieve it

---

JS ≡

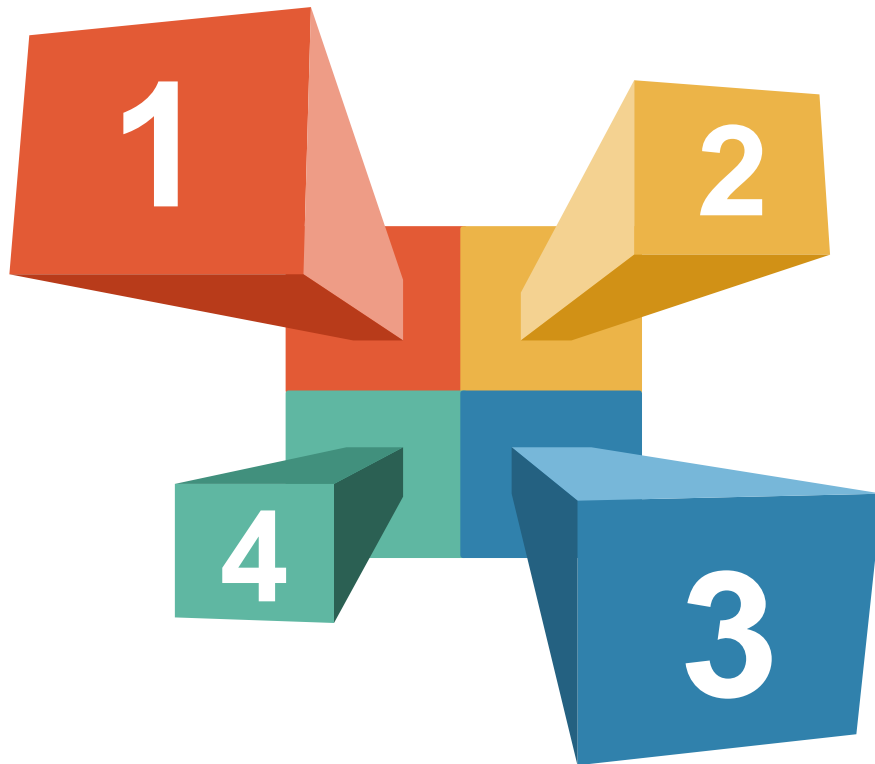
What is  
**financial  
freedom**  
anyway?

#FF

Nobody ever feels  
like they have  
**ENOUGH**  
It's human nature  
not to be  
satisfied

# Financial Freedom & HOW to achieve it

JS



## NO freedom

Pay cheque to pay cheque



## TEMPORARY freedom

Spend less than you earn –  
save the rets



## PERMANENT freedom

Non-employment income >  
Total expenses



## LUXURIOUS freedom

Income > spending by a large margin

# Where do I start?

JS ≡

## MINIMISE

Learn to live with less.  
This doesn't mean go without.  
It means live with and buy only  
what you need.



## Have a BUDGET

Don't cheat, put everything you  
spend into it.  
Run it past a friend or a partner.  
They will keep you honest.  
Divide all the items into NEED,  
WANT, LIKE. **Now, cut down!**



## Reduce DEBT

Paying someone else to 'rent'  
their money is not cool.  
Interest = rent.  
Pay off and close your accounts.  
Get rid of credit cards.  
Cash is King.



## INVEST wisely

#JUSTSTART this TODAY!  
This investment will grow and  
you will adjust to living on less.

# Can I do it quickly?

JS ≡



It will probably take: **2-3** years of **focus** and **dedication**

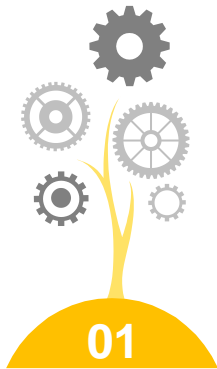


# Things to consider



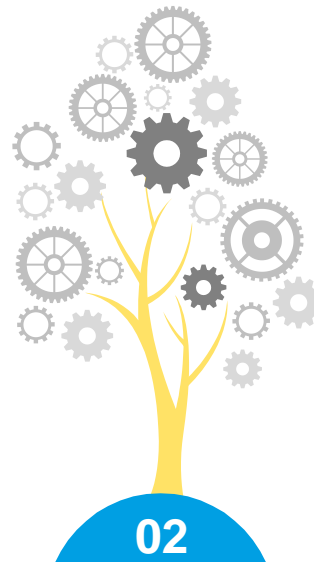
## 01 Protection

Medical Aid  
Short & Long Term Insurance  
Will



## 02 Grow Wealth

Home  
Retirement Funding  
All other investments



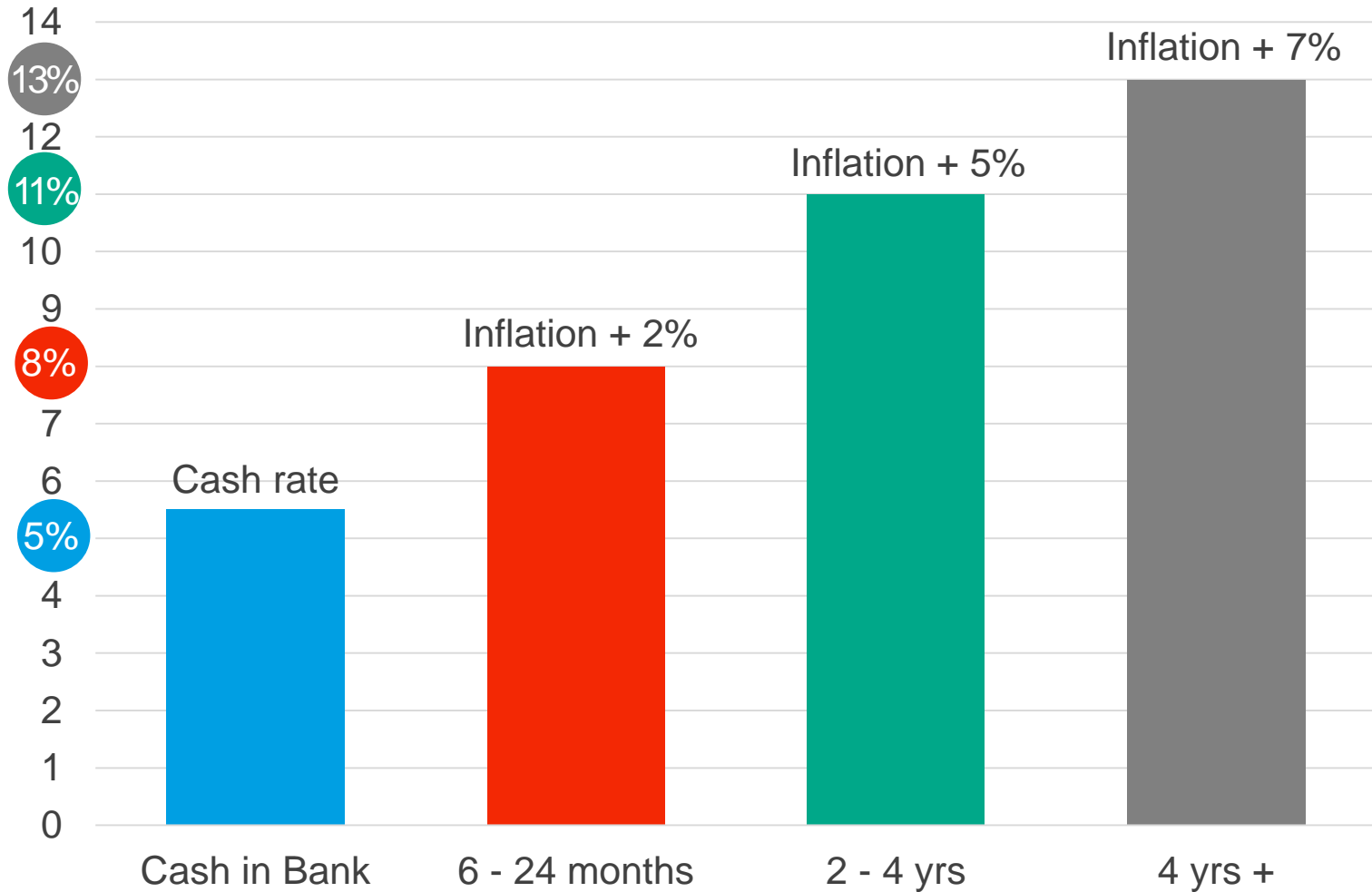
## Priorities...

Old age  
Risk/Medical Insurance  
Emergency Fund

## Then...

Grow Wealth  
Financial Freedom

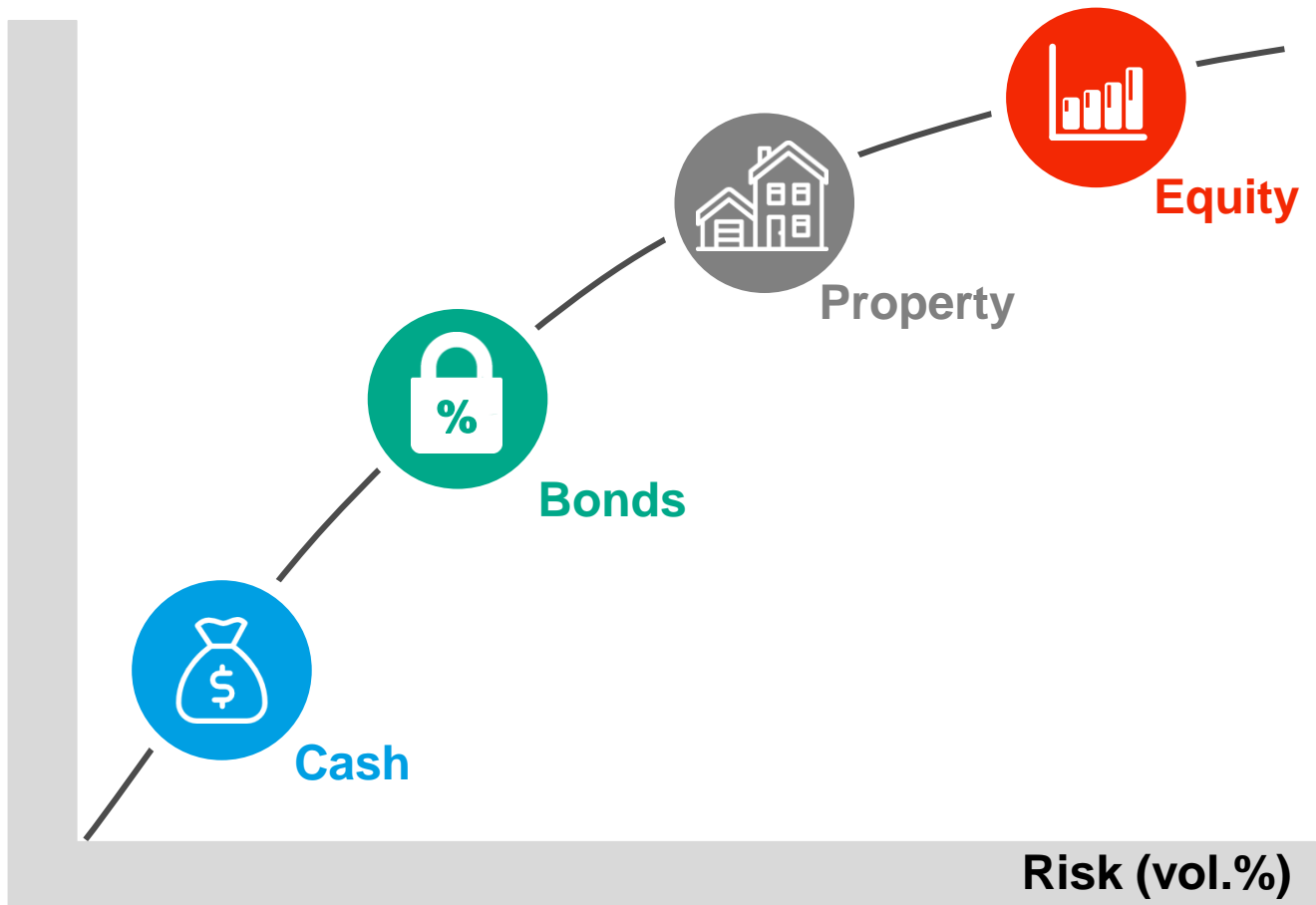
# Saving vs Investing



# Where can I invest?

JS

Potential  
Return (%)



Risk (vol.%)

# Saving vs Investing

JSE



## SAVING



EMERGENCY FUNDS



SHORT TERM GOALS

Holidays | School Fees | Cars



## INVESTING



PENSION Fund



INVESTMENT Accounts



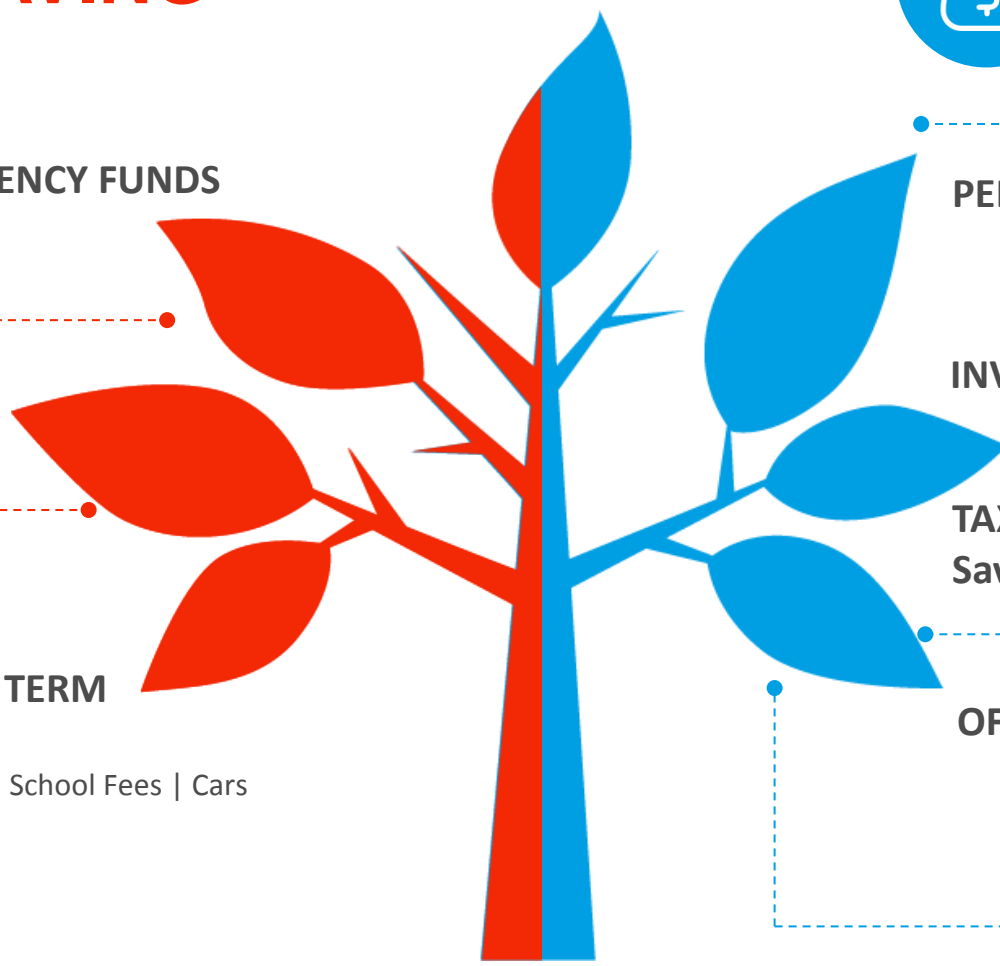
TAX-FREE Savings Accounts



OFFSHORE Investing



PROPERTY



A young evergreen tree stands in a lush, green forest. The background is filled with dense foliage, creating a soft, natural setting. The text is overlaid in white, bold, sans-serif font, centered on the image.

THE BEST TIME TO  
**PLANT**

A TREE WAS TWENTY  
YEARS AGO.

THE SECOND BEST TIME IS  
**NOW.**

CHINESE PROVERB



# THANK YOU

- This presentation is intended to provide general information regarding the [the basics of Shares and Investing], and is not intended to, nor does it, constitute investment or other professional or financial product advice and is not intended to be used as the basis for making an investment decision. It is prudent to consult professional advisers before making any investment decision or taking any action which might affect your personal finances or business.
- This presentation has been prepared without taking into account the investment objectives, financial situation or particular needs of any particular person. Past performance is no guarantee of future performance.
- The JSE Limited ("JSE") and its respective directors, employees or agents do not, whether expressly, tacitly or implicitly, represent, warrant or in any way guarantee the fairness, accuracy or reliability of any advice, opinion, statement, completeness or correctness of the information or other data and information and conclusions contained in, displayed on, linked to or distributed through this presentation. To the maximum extent permitted by law, neither the JSE and its respective directors, employees or agents, nor any other person accepts any liability, including, without limitation, any liability arising out of fault or negligence, for any loss arising from the use of the information contained in this presentation.
- Your interaction, correspondence or business dealings with third parties which are referred to in this presentation are entirely at your own risk and are solely between you and such third party. You are solely responsible for identifying and familiarising yourself with any terms and conditions which will govern your relationship with such third party.
- The JSE does not endorse and/or authorise any person and/or company selling software and/or training courses for and on behalf of the JSE.