



# WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

## SAVING FOR RETIREMENT

### STEP 2

# KEEP A SPENDING DIARY



**RECORD YOUR DAY-TO-DAY SPENDING IN YOUR SPENDING DIARY.** Then transfer your weekly totals into this booklet. Keep this booklet somewhere so that you can refer to it.

Your **DAY-TO-DAY** Spending Diary will help you find out exactly where you are spending (and squandering) your money. The results may be surprising. It is important for you to know what your spending patterns are so that you can take control of your finances.

- **In Step 1 – you set some realistic financial goals.** This was your first step towards saving for retirement.
- **In Step 2 – you will find out exactly where you are spending your money.** The results may be surprising. You will need these figures for your monthly budget in Step 3.
- **In Step 3 – we will help you to create a monthly budget.** This will help you to start saving money towards your financial goals.

**IT IS IMPORTANT TO KNOW WHERE YOUR MONEY REALLY GOES, SO THAT YOU CAN DRAW UP A REALISTIC MONTHLY BUDGET. YOUR SPENDING DIARY WILL HELP YOU ACHIEVE THIS.**

THINK BIG. START SMALL. ACT NOW!





# IN STEP 3 YOU WILL CREATE A MONTHLY BUDGET AND START SAVING TOWARDS YOUR FINANCIAL GOALS

- A budget is the most effective way to take control of your spending and to achieve the financial goals you set in Step 1.
- Your budget will help you find ways to save money and also shrink your debt.
- If you stick to your budget, it will empower you to save towards your retirement and create wealth for your family and your future.

**The most important thing you can do for yourself and your family is to take this journey with us – one step at a time.**

## NEXT... **STEP 3** CREATE A MONTHLY BUDGET

We will help you to create a monthly budget. If you stick to it, you will save money to reach your financial goals, shrink debt and to save for retirement.



### ABOUT YOUR RETIREMENT FUND AND THE BENEFITS

View our online brochure with information about the Woolworths Group Retirement Fund and the benefits.

### HOW MUCH HAVE YOU SAVED IN THE FUND?

To find out what your fund credit is, log in to [online.alexforbes.com](https://online.alexforbes.com). You will require a PIN and password. Alternatively, please visit PeopleSoft.

### THE VALUE OF GOOD ADVICE

We recommend getting financial advice from a qualified financial adviser to help you consider your options. Contact the Alexforbes Individual Advice Centre (IAC): Call **0860 100 444** or email [iac@aforbes.com](mailto:iac@aforbes.com)

**Fund queries:** For information about the Fund, please call **021 401 9300** or email [wgrfmbrqueries@aforbes.co.za](mailto:wgrfmbrqueries@aforbes.co.za)  
**Or write to us at:** Woolworths Group Retirement Fund, PO Box 680, Cape Town 8000

[WWW.WGRF.CO.ZA](https://www.wgrf.co.za)



[Benefit Brochure](#)