WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

SAVING FOR RETIREMENT

STEP 2

MY SPENDING DIARY

- Start right now and keep a **DAY-TO-DAY** record of every cent that you spend.
- This Spending Diary **is not for your FIXED** monthly expenses (such as rent or insurance).
- Also **include** what you spend on **your cards**.
- **Include all the small things** – like ice cream and parking. They all add up over time.

THINK BIG. START SMALL. ACT NOW!

DATE	DESCRIPTION	COST

DATE	DESCRIPTION	COST

DATE	DESCRIPTION	COST

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DATE	DESCRIPTION	COST

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TIPS

- **Carry your Spending Diary with you**, especially if you find it hard to keep track of where your money goes.
- Write down **every cash and card purchase**, even the small things.
- **Keep your receipts.** This is an easy way for you to record your expenses later.
- There are **cellphone apps** that can help you track your spending. Download a handy application that suits your needs.

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Fund queries: For more information, contact us on **021 401 9300**
Email us: wgrfmbrqueries@aforbes.co.za
Or write to us at:
Woolworths Group Retirement Fund, PO Box 680, Cape Town 8000
WWW.WGRF.CO.ZA

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