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## IN THIS ISSUE

*With the pandemic's effect on the economy and people's personal finances, something that many ignored – the importance of savings and having an emergency fund – hit home and plans were adjusted to make provision for similar, future unforeseen circumstances.*

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# DO NOT ALLOW ANXIETY TO IMPACT YOUR FINANCES

By Leslie Greyling, Financial Planner, Brenthurst Fourways

Since the outbreak of Covid in 2020, the global prevalence of anxiety and depression, caused by environmental factors such as social isolation, unemployment, poverty, and constraints on people's ability to work and engage in their communities, increased by 25%, according to the World Health Organization (WHO).

**Financial stress, especially, had a major impact on people's mental wellbeing, with about 54% being unable to make their money stretch from month to month.**

With the pandemic's effect on the economy and people's [personal finances](#), something that many ignored – the importance of savings and having an emergency fund – hit home and plans were adjusted to make provision for similar, future unforeseen circumstances.

**In South Africa, where 41,8% of households are headed by women, women especially are experiencing severe stress.**

Several countries are working to provide mental health and psychosocial support, but low-income countries such as SA do not have the funding or infrastructure to provide meaningful psychosocial support to citizens. This poses a danger to our society.

Companies and employers realise that they have to take on this responsibility, and a range of companies have introduced mental health programs and support for their employees. These include on-site counsellors that offer consultation sessions, and a time-out break/quiet room where employees can take a break and relax.

Research shows that most employees work longer hours during the week and more than 70% of professionals work over weekends, in an attempt to ensure employment security. So, whether they are back at the office or working remotely, most people are working longer and more hours than before.

The above can lead to burn-out and other general health problems. Continuous stress can cause anxiety in most people, and this has a direct effect on a person's ability to perform their duties effectively. Managing boundaries between work and personal life is a skill set most people don't have, therefore, employers must monitor the number of hours employees work and encourage them to take time off.

Heightened anxiety and stress also drives the trend of numerous people semi-grating to provinces, especially in coastal regions, which will provide a better environment for their state of mind and reduce overall stress so as to improve quality downtime. The work-from-home adoption also contributed towards people moving away from large cities to smaller towns and coastal areas. Good mental health helps people cope better with challenges and setbacks and gives them the ability to manage their emotions.

By managing stress and improving your mental health, one tends to make better financial decisions which are well thought through. Many investors are emotional and reactionary, which results in decisions that might not be in their best interest in the long run.

It is important to keep emotions out of your financial decisions and remain objective during challenging times. Consult a financial advisor to assist you with this process and re-evaluate your finances on a regular basis. It might be necessary to adjust your financial plan and objectives during difficult times, to ensure you can still reach your monetary goals.

[Behavioural finance](#) shows that feelings and emotions play a role in investors' decision making. In other words, unconscious processes drive investment decisions and are an integral part of financial decision making. It is, therefore, essential for investors to manage the behavioural impulses of emotional buying and selling following market ups and downs. Some investors get [entangled in media hype or fear](#), trying to invest at peaks and selling during the valleys of the cycle.

***How to navigate volatile markets? Stick to your investment plan and strategy with your financial advisor's guidance.***

***By managing stress and improving your mental health, one tends to make better financial decisions which are well thought through.***



***Many investors are emotional and reactionary, which results in decisions that might not be in their best interest in the long run.***



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LESLIE joined Brenthurst Wealth Management in 2018 as a Risk and Investment Advisor.

She is a REGISTERED FINANCIAL PLANNER™ and a member of the Financial Planning Institute of South Africa and is fully qualified to give advice on all aspects of investments, retirement planning and life cover, which includes personal and business assurance.

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# LIVING, LEARNING & EARNING IN MAURITIUS



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Gavin  
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Faraz  
Rojid



Prof. Mari Jansen  
Van Rensburg



## WEBINAR

25 AUGUST 14:00 - 15:30 SAST

Mauritius is growing in popularity as an investment, relocation or retirement destination for South Africans. Beyond the appeal of an island lifestyle, it is known for its investor-friendly tax regime and various programmes to attract businesses, tourists and investors. Join our webinar for the latest information about investing, doing business and living on the island. We will review investment incentives as well as considerations like property investment and education.

**WEBINAR INVITATION: CLICK HERE TO BOOK ONLINE: <https://www.bwm.co.za/seminars/>**

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