



INVEST BETTER
with **BRENTHURST**
BUILDING WEALTH SINCE 2004

IN THIS ISSUE

Building better spending habits starts with understanding where your money goes and avoiding lifestyle creep. By prioritising savings, managing bonuses wisely and aligning spending with personal goals, you can enjoy life while securing your financial future.

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HOW TO BUILD BETTER SPENDING HABITS

TANITA CONRADIE | CERTIFIED FINANCIAL PLANNER®, BWM SANDTON

January has a way of sending you the bill for December. When the holiday is over, many South Africans are left with a knot in their stomach when they scrutinise their bank account. It's that 'how did I let this happen again?' feeling.

If that sounds familiar, you're in good company. It happens to people at every income level, and I've had a few of those Januaries myself.

With the December break fast approaching, I thought this a good time to talk about 'lifestyle creep'. This describes what happens when bad spending habits take over as your income grows, leaving less money for savings and investments. The December period is the perfect example of how we break our discipline and spend as if we've got unlimited income.

The problem is that this seasonal overspending can easily become a habit that's hard to break.

We've all heard stories about living beyond your means – because everyone else is driving a flashy new car, taking extended overseas holidays or living in a palace of a house.



HOW TO KEEP LIFESTYLE CREEP OUT OF YOUR BUDGET

The good news is that beating lifestyle creep doesn't mean giving up the things you enjoy. A few small habits, kept up throughout the year, make a bigger difference than any resolution we make in January.

It starts with knowing where the money goes. And I'll admit that a budget isn't anyone's idea of fun, but it's hard to decide what's worth spending on until we can see what we're spending now – which is often a surprise.

The same goes for a raise. When we start receiving more money every month, it's very easy for our spending to grow so as to match the increase, without us noticing.

MOVING PART OF THE INCREASE INTO SAVINGS OR YOUR RETIREMENT FUND ON PAYDAY, BEFORE YOU GET USED TO HAVING IT, MEANS IT'S WORKING FOR YOU AND YOU WON'T MISS WHAT YOU NEVER SAW.

MAKE YOUR MONEY WORK FOR YOU BEFORE YOU GET USED TO HAVING IT.

A year-end bonus is the easiest money there is to spend, because it feels like a reward for a year of hard work – and it is one.

What makes a difference for many of us, is deciding what that bonus will do before it even arrives: some for the emergency fund, some for debt or retirement, and a slice that's purely for fun, so that you can enjoy that portion without any guilt.

A new car can look like the perfect reward, but the petrol, insurance and maintenance expenses continue long after the excitement has worn off.

Then there are the treats. Something we once saved up for can slowly become something we expect, and that's fine if you still love it. It's just worth asking now and again whether it's still a treat, or whether it's become part of that which you spend every month.

It also helps to remember what all of this is for. Whether it's an emergency fund, your children's education or your retirement, those goals are what your money is really working towards. And the more of them that are covered, the more you can enjoy the rest without a second thought.

How that balance looks will be different for everyone.



KNOW WHERE IT GOES

Track your spending before deciding what to change.



SAVE BEFORE YOU SPEND

Move part of every pay increase into savings automatically.



KEEP YOUR GOALS IN SIGHT

Balance today's enjoyment with tomorrow's security.

MAKE NEXT JANUARY FEEL DIFFERENT

None of this is about relinquishing the fun. If your goals are being met, then you can go ahead and enjoy the holidays, the meals and the gifts. That's what all that hard work is for.

Picture the first week of next January: the bills are covered, your savings is still on track, and there's nothing to dread. A little planning now can give you that reassurance, and it doesn't have to be perfect. A few small changes are enough to begin with.

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Tanita Conradie is a Certified Financial Planner® based at Brenthurst Wealth's Sandton office, where she is dedicated to helping clients achieve their financial goals through personalised financial planning and investment advice.

With more than a decade of experience in the financial services industry, Tanita has developed a strong foundation in financial planning, working alongside clients and wealth managers since 2012.

She holds a BCom and BCom Honours in Financial Management from the University of Pretoria, as well as a Postgraduate Diploma in Financial Planning from the University of the Free State. She is committed to helping clients achieve financial peace of mind by taking ownership of their financial affairs and implementing solutions tailored to their unique goals and circumstances.

As a member of the Financial Planning Institute of Southern Africa (FPI) and a CERTIFIED FINANCIAL PLANNER® professional, she is equipped to provide advice across a broad spectrum of investment and financial planning needs. Her focus is on building long-term relationships and helping clients create sustainable wealth for the future.

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