

Having a monthly budget allows you to create a spending plan and ensures that you always have enough money for the things that are important to you. With a monthly budget you can shrink your debt and grow your savings. Give it a go!

# My Monthly Budget



## EXPENSES

Cellphone / Airtime	R
Car and / or Home Insurance	R
Life Insurance	R
Funeral Cover	R
Medical Cover	R
Bank Account and Service Fee	R
Rent / Bond	R
Levies	R
Electricity	R
<i>Clothing Accounts:</i>	
	R
	R
	R
Transport / Fuel / Taxi	R
Personal Loan 1	R
Personal Loan 2	R
Credit Card	R
Savings	R
TV / DSTV	R
<i>Other Expenses</i>	
	R
	R
	R

**TOTAL EXPENSES** R



## SAVINGS GOALS

Goal Description	Goal Amount
	R
	R
	R
	R

**TOTAL AMOUNT NEEDED** R



## INCOME

Gross Salary	R
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**Nett Salary (After Tax)** R



## DISPOSABLE INCOME

Nett Salary (After Tax)	R
(Minus) Total Expenses	R

**TOTAL** R



## IMPROVEMENT AREAS

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## Do you know your rights as a South African credit user?

There are over 21 million active credit users in South Africa, and sadly most of them are unaware of their rights or the rules and regulations in place to protect them from becoming over indebted.

### Here are the key things to know about credit and keeping a clean track record.

#### **The right to all the valid information**

By law you must be given, read and understand your quotation and loan agreement before applying for a loan. You must know and understand the contract that you are agreeing to, and what it means for you financially. Before signing a loan agreement, check that you are given all the correct information you need to make your decision.

#### **The choice is yours**

There are many different providers that offer different products with different loan amounts and terms. Depending on your need, ensure you choose the best loan provider for you. This could be a long-term commitment, so you need to make the right choice for your needs.

#### **The right to seek help**

In life, circumstances change. If you were to lose your job or a loved one and can no longer afford your debt, you have the right to request payment arrangements with your credit provider. If you can prove your circumstances make you unable to pay back your debt, your credit provider should be able to assist you.

#### **How to manage your debt**

- Keep track of how much you spend using your personal budget. Do not spend more than you can afford.
- Only apply for credit in emergencies. Credit should not be used for a new TV, but rather a medical emergency for example.
- Try not get credit from more than one credit provider. You do not want to lose track of your repayments to different providers.

#### **Know your credit score**

You are entitled to a free credit report every year. Your credit report will give you your credit score, a number that shows how well or badly you manage your debt. Your credit score is what providers look at to assess if they can give you a loan or not. If you need to apply for credit, you need to have a good credit score.

#### **Who is GetBucks?**

GetBucks is an online credit provider, with a twist. Not only do we help you when you need cash for an unexpected emergency, we want to help you make financially sound decisions.

For more information visit [www.getbucks.com](http://www.getbucks.com)

#### **Contact us**

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GetBucks is a registered credit provider and online lender (NCRCP5512).  
Caution: Borrowing more than you can afford can lead to severe financial difficulties.