

START THE YEAR RIGHT

# Money mistakes to avoid



#1

## Starting without a review

If you don't review what worked - and what didn't - you'll repeat the same money mistakes with new energy.

**Pause, Reflect & Evaluate.**  
Then move forward smarter.



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#2

## Setting 'vague' goals

Saying "I want to invest this year" without clear amounts, timelines, or goals may not get you too far. Every aspect of your life must be planned for.

Plan for everything - big or small goals, recurring costs and plans for family, etc.



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#3

## Not knowing where your money goes

When there's no budget, money disappears quietly. Small expenses add up, and suddenly your money is gone.

Use a budget to guide where  
your money goes.



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#4

## Spending before investing

Many people spend first and try to invest what's left. A smarter way is to prioritise investing so you can spend the rest.

Automate your deductions to invest more consistently.



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#5

## Following the crowd blindly

What works for others may not work for you because you have different goals, risk appetites and timelines.

Follow your investment plan – not the crowd.



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#6

## Not investing in knowledge

Putting money into something you don't understand is gambling, not investing. Don't enter without questions or research.

Before you invest your money,  
invest in your mind.



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