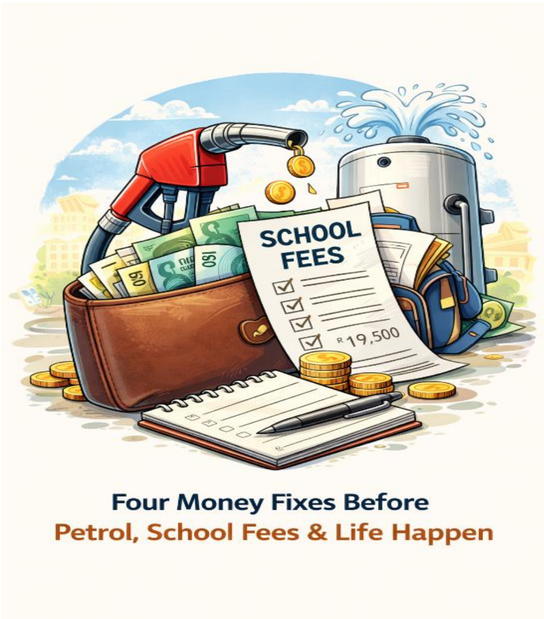
VERSO
WEALTH (PTY) LTD

Four Money Fixes Before Petrol, School & Life Happen



It was already 1 January 2026, the start to a brand-new year, a magical time when we all believe (briefly) *this* will be the year we, mysteriously, become organised, disciplined, and financially excellent. Gym memberships are purchased. Salad is eaten. Money promises are made confidently with absolutely no planning. Instead of those dramatic vows that seem to require a personality transplant, let's set 4 personal goals that are achievable, sensible, and don't require cancelling the cappuccinos, wi-fi, or joy:

1. Stop Paying Interest Like It's a Subscription Service

Personal debt is everywhere. Car debt. Credit cards. Store cards you opened "just for the discounts." It's like biltong at a braai — somehow there's always more than you expected. Debt is like that unwanted houseguest. Eats into your food budget. Uses your electricity. Never leaves. And charges you interest for the privilege — quietly draining future income. The resolution is simple: let's stop pretending debt is inevitable, let's start to actively **reduce it**. Pick a strategy. Any strategy. Smallest balance first for emotional satisfaction, or highest interest first for mathematical virtue. The method matters less than the decision to *actually do something*. Set a fixed additional monthly amount. Automate it. Forget about it. Debt hates being ignored, but it absolutely panics when confronted with regular additional repayments. Every extra rand paid off is money you'll never have to pay interest on again. **Important note:** *speak to a tax practitioner before settling your tax-deductible debt.*

2. Life Enjoys Ambushing You

If Life were a person, it would be the one who waits until things are going well and then shouts, “Cool… now here’s a problem.” Cars break. Fridges die. Medical bills appear out of nowhere. And somehow, this always happens right after you’ve convinced yourself, *“Ag, things are looking better now.”*. That’s why 2026 is the year to build an **emergency fund equal to three months’ living expenses**. This is not “holiday” money or “I might dip into this for Black Friday specials” money. This fund exists for one reason only and that is to stop emergencies from becoming financial disasters. Start small. A monthly amount you won’t miss much is infinitely better than grand plans doomed to fail. When something inevitably goes wrong, you will be deeply grateful that the “past you” had the foresight to plan ahead.

3. Improve Your Financial Knowledge

You don’t need to get a finance degree or debate market jargon with your accountant buddy. And you certainly don’t need to continue nodding politely while secretly hoping the topic changes. But knowing *a bit more* than you did last year? That’s powerful. This year improve your financial knowledge by listening to a podcast, reading a book or even asking your financial advisor questions you’ve always wanted to ask but didn’t because everyone else pretended they already knew the answer. *A small understanding of finances can sometimes save you lots of money.*

4. Is a Budget a Punishment or a Reality Check?

The word “budget” is immediately associated with boredom, spreadsheets, and the end of joy as we know it. In reality, a budget simply explains why your bank balance looks offended every month-end and can answer that very uncomfortable question: *“Where is my money actually going?”* The 2026 challenge is to w**rite down your probable monthly payments** on a month-on month basis for the next 3 consecutive months (use your last few bank/card statements to check where you spent your money recently) and then cut out the whimsical spending **and stick to your new spending plan for the three months**. What the heck is “whimsical spending?”. “Whimsical spending” is defined as including purchases made on a

whim, probably because you were tired, stressed, bored, or emotionally vulnerable to online specials (We've all been victims). This doesn't mean cutting everything fun. It means deciding *what's actually worth it* — and letting the rest go. Three months. That's it. Long enough to build awareness. Short enough to avoid rebellion.

Final Thought

You don't need financial perfection in 2026. You just need intention, consistency, and fewer surprises. Less debt. A cash buffer. Better understanding. More control. If you manage all that while still enjoying your braais, coffee, weekends, and sanity — then you're doing exceptionally well. **Here's to a calmer, smarter, slightly cheekier financial year ahead.**

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