



NEDGROUP
INVESTMENTS

Start with Knowledge

Find your next financial step

Building long-term wealth is a journey. Your starting point, priorities and investment time frame can help you decide what to focus on next.

1

Build your foundation (0-3 years)



Create a starter emergency fund

Set aside an initial amount that can help cover smaller, unexpected expenses.
E.g. R5000 – R10 000



Pay off most debts

Consider paying off all your debt, except your home loan, beginning with the smallest balance and progressing from there.



Strengthen your financial safety net

Increase your emergency fund equal to approximately three to six months of expenses. You can use your monthly income as a proxy for how much you need to save.

2

Prepare for future goals (3+ years)



Invest towards retirement

Consider allocating a portion of your household income towards long-term retirement savings. Ultimately aiming to save 15% of your gross household income.



Plan for your children's education

Explore suitable long-term investment options, such as a tax-free investment.



Work towards paying off your home

Reduce long-term debt and free up more funds by paying off your home loan.

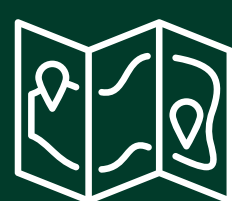
3

Create long-term wealth (10+ years)



Continue building wealth

Once the foundations are in place, consider investments aligned with your long-term goals, timeframe and appetite for risk.



You do not need to complete every step at once

Start by understanding where you are, identify the next priority and stay consistent.

[Learn more](#)

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The seven-step framework is adapted from Dave Ramsey's 7 Baby Steps and is intended as a general educational framework only. It does not constitute financial advice or take account of individual financial circumstances. The appropriate sequence and actions may differ from person to person. Consider consulting an authorised financial adviser before making financial decisions.