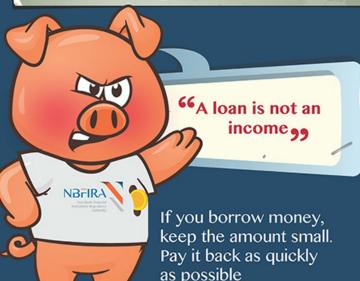
RULE 4



Poor credit can pose an obstacle against favourable loan terms or even for securing a loan at all.

Reckless borrowing symptoms

Make sure you dont give

Micro lenders your ATM or Omang Card. Only

Borrow from an NBFIRA

licensed micro lender

- you have had to borrow money to pay off a debt
- you are unable to meet your monthly repayments
- · you are overwhelmed by your financial situation

KEEP IN MIND!

- make sure the financial institute is registered with NBFIRA, use the NBFIRA website, government gazette or call the Authority to ensure registration.



An investment is an asset that is purchased with the hope that it will generate income or appreciate in the future. You can invest in bonds, shares, collective investment institutions etc

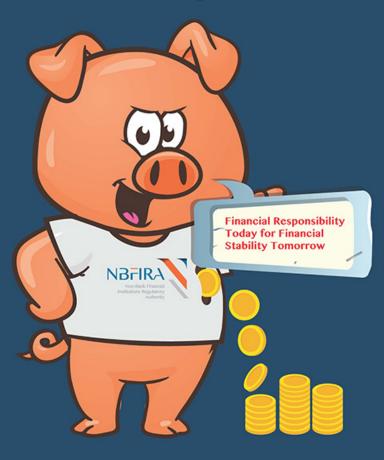
Caution When Investing

Make sure you understand the following before you sign;

- Nature, Aim & Benefits of the product
- Risks of the product
- Details about the fund manager
- Fees and charges to be borne by you
- Warnings, exclusions and disclaimers



Money Management Rules





3rd floor Exponential Building Plot 54351 CBD. Off PG Matante Road, Gaborone



Tel: +267 3102595 / 3686100 Fax: +267 310 2376 / 3102353



Gaborone, Botswana Private Bag 00314



Website: www.nbfira.org.bw www.iplanformymoney

RULE 1

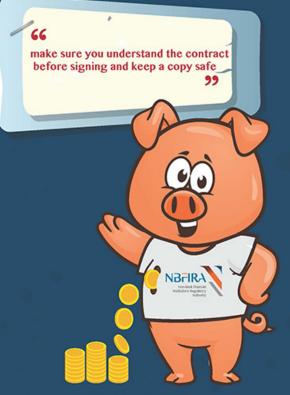
First pay for the things you need and then buy the things you want **ONLY** if you can afford them.



Only use credit to buy things that last longer than it takes you to pay for them. Make sure your budget shows that you can afford the monthly repayments.



RULE 2



If you can afford it, take an insurance to suit your needs. Make sure you understand your policies well

Only buy insurance from an NBFIRA registered service provider. Dont hesitate to ask questions about your policy



RULE 3

how do you plan to live when you are retired? It may seem far but you need to start preparing for it now.

Retirement

when you retire someday, you'll probably need savings and/or investments to take the place of the income you'll no longer get from your job.



